

**UNIVERSITY FOR DEVELOPMENT STUDIES, TAMALE**

**ACCESS TO BUSINESS DEVELOPMENT SERVICES AND ECONOMIC  
EMPOWERMENT OF RURAL WOMEN: THE CASE OF *DAWDADAWA*  
PROCESSORS IN THE CHEREPONI DISTRICT**

UNIVERSITY FOR DEVELOPMENT STUDIES

**ABDEL-KADRI FUSEINI**



**2017**

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EMPOWERMENT OF RURAL WOMEN: THE CASE OF *DAWDADAWA*  
PROCESSORS IN THE CHEREPONI DISTRICT**

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**A THESIS SUBMITTED TO THE DEPARTMENT OF GOVERNANCE AND  
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OF PHILOSOPHY IN DEVELOPMENT MANAGEMENT**

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## DECLARATION

I, Abdel-Kadri Fuseini, hereby declare that except where due Acknowledgement of references cited, this thesis is the results of my own research in the Chereponi District, carried out at the Department of Governance and Development Management, University for Development Studies under the supervision of Dr. Issaka Kananton Osumanu.

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## **DEDICATION**

This work is dedicated to my Dad, Mr. Fuseini Adamu and Mum, Mrs. Fuseini Ayishietu, not forgetting my siblings Ayuba Fuseini, Amina Fuseini and Baba Shirage Fuseini and Fuseini Imoro Kamel for their Godly sent supports.

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## ABSTRACT

In Ghana like in other countries, Business Development Services has been acknowledged as a pro- poor development intervention because of its special program models in meeting the required needs of the rural poor especially women. This study analysed how *dawadawa* processors' access to Business Development Service under Business Advisory Centre can economically empower them in the Chereponi District. The study was guided by Ester Boserup's WID theory combined with Schultz's Human Capital theory. Concurrent Embedded Mixed-method research design was adopted. A Census of study of 209 *dawadawa* processors' and two purposively selected Business Advisory officers participated. Data was collected using Questionnaires, Interviews, Focus Group Discussions and Observation. The study revealed that the *dawadawa* processors' access to Business Development Service has proven to be significant in improving their ability such as branding and packaging, contributing to family basic needs and creating employment for most women in the District, as confirmed by the hypothesis that, "*Access to Business Development Service has a significant influence on dawadawa processors' performance*". However, there are constraints preventing the majority benefiting from the Service. *Dawadawa* processors are highly constrained with not having much information regarding how and where to benefit from the available Business Development Service under the Business Advisory Centre. In order to keep *dawadawa* women informed about Business Development Service existence, the study recommended that the Advisory Centre must intensively carry out education programs such as the use of the community radio, and mentorship. But the radio program should be broadcasted at night (7:00pm-8:00pm) where these women would have time to listen.



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## LIST OF ACRONYMS

AfDB	African Development Bank
BAC	Business Advisory Centre
BDO	Business Development Officer
BDS	Business Development Service
CBAC	Chereponi Business Advisory Centre
CBDO	Chereponi Business Development Officer
CRS	Catholic Relief Service
CTA	Consumer Technological Association
DBDO	District Business Development Officer
DFID	Department for International Development
EIGE	European Institute for Gender Equality
EU	European Union
FAO	Food and Agriculture Organization
FGD	Focus Group Discussion
GEM	Gender Empowerment Measure
GLSS	Ghana Living Standard Survey
GSDA	Ghana Shared Growth and Development Agenda
GSS	Ghana Statistical Services
IFAD	International Fund for Agricultural Development
IFC	International Finance Corporation





IFF	International Food Foundation
ILO	International Labour Organisation
JICA	Japan International Cooperation Agency
M	Mean
MDGs	Millennium Development Goals
MEs	Micro Enterprises
MSMEs	Micro-Small and Medium Scale Enterprises
NBSSI	National Board for Small Scale Enterprises
NGO	Non-Governmental Organisation
ODI	Oversea Development Institute
OECD	Organisation for Economic Co-operation and Development
REP	Rural Enterprise Project
SEED	Social Economic Environmental Design
SEU	Social Exclusion Unit
SME	Small and Medium Scale Enterprises
SPSS	Statistical Package for Social Sciences
UN	United Nations
UNCTAD	United Nations Conference on Trade and Development
UNDP	United Nation Development Programme
USAID	United State Agency for International Development



## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of the Study

Women's economic empowerment entails women's ability to have a quality life, improved productivity, economic efficiency and growth through access to economic resources and services; education, and training (Shah and Saurabh, 2015; UNDP, 2017). The BDS is an agenda for economically empowering poor women (Okeyo, et al., 2014), by providing Micro-enterprises with non-financial services to aid performance to maximize benefits. These non-financial services are most often in the form of skill training, business Advice, technological support etc.

Most rural women in West African communities particularly those from the savanna belt process *dawadawa* as a microenterprise for survival (Madan, 2002). *Dawadawa*, as a food condiment, is most often extracted and converted from a wild forest plant seed known as *Parkia biglosa* (African locust bean) (Akande et al., 2010). The plant, *parkia biglobosa* is a legume which belongs to the subfamily *Mimosoideae* and family Leguminosae. Its occurrence growth covers the Savannah region of West Africa to the southern border of the Sahel zone 13° N of the Equator (Campbell-platt, 1980). Matured locust bean tree (20 -30 years) can bear about a tonne and above of harvested fruits. Through silvicultural and horticultural measures, the fruiting period takes less than four years (Akinnifesi et al., 2007). They are drought resistant plants and grow well in arid soils, occasionally can develop extremely deep root systems. Their fruits are pods and are likely to contain large amounts of sugar (Anon, 2011). The *dawadwa* plant offer shade



and forage for wildlife and domestic animals and the indehiscent pods are palatable to man and animals (Barminas et al., 1998).

The African locust bean seed is the most vital usage part, which is a grain legume, although it has other food and non-food uses, especially the seeds serve as a source of useful ingredients for food consumption (Campbell-platt, 1980). As it is also practiced in most communities in northern Ghana, the seed traditionally is used as food condiment in most West African countries (dawadawa - Hausa; soubala in Burkina Faso, Mali, Cote d'Ivoire and Ghana) are known to be rich in protein and contain easily digestible calcium. According to (Akande et al., 2010), the seed is scientifically proven to be a rich source of additional 20% edible oil protein. Nutritionally, the locust bean is very important, particularly in the third world countries where the need for a protein supplement is high for both adult and infants (Musa, 1991).

In regions of West Africa, African locust beans have proven to be a very contributory factor to livelihood strategies, especially during food shortage and drought periods (Kourouma et al., 2011), as a food species, its importance is recognized both regionally and internationally due to its positive support for most African societies (Kourouma et al., 2011). Approximately 90% of the poorest people rely on forests for subsistence and income generation through small and medium forest enterprises (SMFEs) (Now-wood News, 2009). There is a growing awareness of the contributions of Non-Timber Forest Products (NTFPs) to household economies, food security, national economies, and conservation of biodiversity (Adejumo, 2013), to which the *dawadawa* plant as a Non-timber Forest product is not exempted.



Many communities in northern Ghana, some countries in West and Central Africa savannah regions consider *dawadawa* as one of the most important food condiment and also a delicacy (Ohenhen et al., 2008). But the tree provides much more than just a source of nutritional food. *Dawadawa's* widespread popularity makes the locust seed an important commercial item across West Africa. The production and sale of dawadawa constitute an important economic activity for women to which 200,000 tons of locust seeds are collected annually in northern Nigeria (Madan, 2012). This practice is not different from what the northern rural Ghanaian women do despite its poor recognition in Ghana.

Although in Ghana, women issues have captured the attention of government, scholars, development partners and NGOs. The issue of empowering women politically, economically, socially, culturally and religiously have been faced with many challenges. Women go through a lot of hardship and stress daily, combining domestic chores and business roles in order to feed their families. Research suggests that NGO work output promotes women's empowerment (Ullah, 2003) since rural women are tagged as key agents for achieving the transformational economic, environmental and social changes for sustainable development. Yet, limited access to entrepreneurial service support, health care, and education are among the many challenges they face, which are further aggravated by the global food and economic crises and climate change. Women's contribution in the realm of agriculture workforce must be recognized to ensure the promoting their well-being and that of their families as well as the overall economic productivity (UN Women, 2015).

Chereponi District in the Northern Region of Ghana has a whole lot of business opportunities. It is an agro-based community with the major produce being cereals, such as maize, millet, rice, guinea corn, amongst others. Tubers such as sweet potato, yam, and cassava. Women in the District also engage in petty trading activities ranging from *dawadawa* processing, groundnut oil processing, shea butter extraction, as well as animal rearing. Yet, all these activities appear to have failed to solve women's social and economic problems in a significant and much sustainable way. This situation has raised challenges for the government of Ghana, to shift its efforts over the years towards securing political democracy, socio-economic growth and environmental protection for all, including women (IFAD, 2010).

Rural poverty results from a lack of assets, limited economic opportunities and poor capacity building and capabilities, as well as disadvantages rooted in social and political inequalities. Yet, large numbers of households move in and out of poverty repeatedly, sometimes within a matter of years (IFAD, 2010). This trend of the issue is very much peculiar to the rural women in *dawadawa* processing business as they are unable to sustainably use this enterprise as a means of livelihood. Such women according to (Gill, 2013) are able to sell their small goodies on only local market days weekly.

It is on this basis that the study is proposed focusing on enhancing the accessibility of *dawadawa* processors to Business Development Services since is a survival strategy anchoring majority of the rural women's livelihood in the Chaperoni District.



## 1.2 Problem Statement

Current unpredictable environmental conditions, such as climate change and socio-economic trend pave way for women to participate in contributing towards securing a sustainable livelihood, by all means, making women wanting to upgrade their business skills (Samani, 2008). To add up, rural women are more likely to engage in an unpaid family work and in non-agricultural self-employment activities than rural men (FAO, 2012). Most households have introduced an alternative source of nutrition and income to supplement their major source of livelihood by engaging in the extraction and processing of indigenous fruit trees into food condiments (Agea et al., 2007).

The women of Chereponi do not have authority as compared to their men folk/husbands, culturally. Customarily, they are expected to take decisions in consultation with their husbands or male members of the marital family (Thomas, 1982). This and other compounding factors traditionally affect the ability of women to operate desirably in many different business fields (Nchimbi, 2003). Women in the northern region of Ghana and for that matter, the Chereponi District are major forces behind the upkeep of their households even though they are financially poor, as a result of the unpaid household livelihood security labor they engage (Abankwah and Abebe, 2011).

The Ghana Living Standards Survey Round 5 (GLSS5) (GSS, 2005), indicated that the poorest woman in Ghana is from the Savannah area of the country who lives in the rural area. To free themselves and their households from poverty, a good number of the women in Chereponi tend to engage in *dawadawa* business as a source of livelihood to be able to access and sustain household basic needs. According to Vijita and Chris, (2005) this helps to achieve a sustainable recovery measure by fulfilling their material and



psychological needs. The *dawadawa* processing enterprise thus presents the women with a viable source of income to supplement household (World Development Report, 2012), as such, much focus should be on expanding its activities (Rakodi, 2002).

Blench and Dendo, (2007) indicated that the processing of agriculture product is much under the care of women in a household, as they are mostly into post-harvest management, extraction, storage and marketing of the product (Anon, 1991). This situation is similar to that of the Chereponi District, where a majority of the rural women are noted for the sale of the *dawadawa* product and its extracted seeds during local market days. Although, Abankwah and Abebe's (2011) study indicated that the *dawadawa* enterprise was one of the most rated lucrative enterprises with a good cost-benefit ratio to rural women in the Northern Region of Ghana, Olaoye, (2010) made it known that the *dawadawa* production is highly time-consuming, laborious, and inefficient; most often prepared under unhygienic conditions since the enterprise holistically has not attracted the needed support. Slow Food International (n.d) indicated, Ghana as a country has no statistical data on *dawadawa* indigenous industry, and do not even keep record of the quantity produced on yearly basis, yet rural families are into it for survival.

However, the Ghana government in collaboration with some donor bodies (IFAD, JICA, AfDB) have put in place measures to help expand rural entrepreneurial opportunities, through established Business Advisory Centres (BAC) in various Districts including Chereponi District (Rural Enterprise Project Report (REP), 2012; Chereponi District Status Report, 2016). The BAC is a wing of NBSSI and mandated to provide free or



subsidized BDS, targeting the poor, marginalized, vulnerable, and the entrepreneurial poor (UNIDO, 2003).

Even though majority of women in the Northern Region of Ghana and Chereponi District in particular are into *dawadawa* processing as a micro-enterprise for survival (Rural Enterprise Project Report, 2012; Chereponi District Status Report, 2016), there is little studies conducted with the objective of analysing how access to BDS can economically empower rural women processing *dawadawa* as a business.

### 1.3 Research Questions

In the light of the research problem above, how can access to BDS economically empower *dawadawa* processors in the Chereponi District?

The sub research questions are:

- i. What are the available BDS opportunities at BAC for the *dawadawa* processors in the District?
- ii. To what extent do *dawadawa* processors' benefit from the BDS in the District?
- iii. What are the effects of accessing BDS on *dawadawa* processors' performance and contribution to family basic needs?
- iv. What are the constraints and potentials of *dawadawa* processors' access to BDS in the District?

### 1.4 Research Objectives

The overall objective of the study is to analyze, how access to BDS can economically empower rural women in *dawadawa* enterprise in the Chereponi District.



Specifically, the study seeks to:

- i. Ascertain the available BDS opportunities at BAC in the *dawadawa* processors in the District.
- ii. Examine the extent to which *dawadawa* processors' benefit from BDS in the District.
- iii. Examine the effects of accessing BDS on *dawadawa* processors' performance and contribution to household livelihood.
- iv. Assess the *dawadawa* processors' constraints and potentials to access BDS in the District.

### 1.5 Hypothesis

To guide the study to arrive at meaningful results, hypothesis was tested before and after to ascertain whether access to BDS can influence the performance of rural women processing *dawadawa*.

The hypotheses are as follows:

**H<sub>0</sub>:** Access to BDS has no significant influence on *dawadawa* processors' performance.

(H<sub>0</sub>:  $\mu=0$ )

**H<sub>1</sub>:** Access to BDS has a significant influence on *dawadawa* processors' performance.

(H<sub>1</sub>:  $\mu\neq 0$ )

### 1.6 Significance of the Study

A lot of interventions have been put in place to address issues in the rural women's micro-enterprise sector but to no avail. This study therefore creates a platform for the





BAC of National Board for Small Scale Enterprises to assess whether they are achieving the aim of economically empowering rural women to improve performance, create jobs and increases in sales with regards to the achievement of the goals of Business Development Services Training that is increasing employment and productivity.

Also, as far as the main aim of the research is concerned which looked at how dawadawa processors' can be economically empowered by accessing BDS in the District, the research has vital importance of showing the various components of BDS in solving problems of the sector, facilitating growth and reducing poverty. The research will also offer Business Advisory Center the opportunity to learn some lessons and also improve upon the delivery of their services.

Lastly, the findings, conclusions and recommendations on BDS and women in dawadawa processing are likely to contribute to the existing limited body of knowledge and further research in the Chereponi District and beyond.

### **1.7 Scope of the Study**

Geographically, the study was conducted in the Chereponi District of the Northern Region of Ghana. Focusing on respondents who are into *dawadawa* processing as a business and some development officials from the Chereponi Business Advisory Center/Unit. Generally, the study is finding out how access to BDS can economically empower rural women in the *dawadawa* enterprise in the Chereponi District. Regarding time scope, the issues from the inception year 2012 of the CBAC to 2017 were considered.



## **1.8 Organization of the Study**

The thesis study was organized into six chapters. Chapter one is the introduction and contains the background to the study, the problem statement, research questions and objectives, rationale of the study, scope, and organization of the study. Chapter two contains the literature review, theoretical and conceptual overview, Chapter three the profile of the study area, and the research methodology, while the chapter four included findings and discussion of data and the Chapter five contains the major summary of findings, conclusion, and recommendations. And chapter six comprised of references.



## CHAPTER TWO

### LITERATURE REVIEW AND CONCEPTUAL OVERVIEW

#### 2.1 Introduction

This chapter presents a review of relevant literature on the phenomenon under study, which is how access to BDS can economically empower *dawadawa* processors. The chapter covers the definition of terms of operations, the concept of economic empowerment, concept of BDS, overview of rural women in *dawadawa* processing, rural women's access to BDS, effects of BDS on enterprise performance, and constraints and potential to access BDS.

#### 2.2 Definition of Concepts

##### (a) *Economic Empowerment*

Economic empowerment could refer to the ability of engaging in a quality productive activity towards lowering poverty level and also increasing household income (World Economic Forum, 2005). For the purpose of this study, economic empowerment means improved enterprise performance, since it is a measure of the quality of engaging in productive activity. Thus, the ability of a *dawadawa* processor to improve upon her enterprise performance will have the tendency of maximising her family role as well as community development role.

#### 2.3 Women's Economic Empowerment

The position and status of women all over the world has risen extremely in this 21<sup>st</sup> century. Women empowerment issue in Ghana and elsewhere has been very low. Women struggle very much to perform their economic activities for survival, although they have a



huge potential of being productive in any sector and making themselves better. Since their social position is very much hinged on their economic position (Marolia, n.d), according to Negash, (2006) women's economic security should be given the needed attention, so as to eliminate poverty, achieve gender equality, or realize any genuine progress on the UN's stated post-Millennium Development Goals. The term "economic empowerment" comes in diverse understanding especially in relation to women and their roles in the economic cycle.

Basically, the concept empowerment is of increasing interest to development practitioners, researchers and particularly economically disadvantaged citizens of all nations. According to Ghadoliya, (2006), economic empowerment is an anchor to political empowerment. Which means the moment a woman is economically active then automatically she could gain political as well as social freedom. Example a gainfully employed woman in Ghanaian context is always respected in her society and easily engage in political activities.

Economic empowerment is the power to make and act on economic decisions or the ability to advance the economy (UNESCO, 1998). However, in order to act and take a responsive economic decision, calls for the need to capacitate individuals. UNDP has therefore made it a mandate to incorporate the support to women's entrepreneurship through training in production skills and techniques, business management and functional literacy as a way of ensuring women's economic empowerment (UNDP, 2017). Since it is a fundamental prerequisite to achieving any other form of women's entitlement like their reproductive health and fight against discrimination as well as pro-poor growth along sustainable development in general (OECD, 2012). Eyben et al. (2008) see



economic empowerment as the effort men and women incur in undertaking or participating in economic activities, coupled with their ability to maximise the needed benefit.

Medel-Anonuevo and Bochynek (1995), in their study established how entrepreneurial support in the form of *revolving funds, marketing assistance and skill training for product development etc.* has helped in the setting up and improving the growth of women's micro-enterprises. Overseas Development Institute [ODI] (2016) asserted that women are very much involved in various forms of entrepreneurship and other livelihood activities and must be supported.

All the above concepts on economic empowerment are geared towards building the human capital of women by creating an enabling environment for them to better engage in their various income generating activities to significantly support their families. It is therefore necessary harnessing the entrepreneurial potentials of rural women as a way of making them economically vibrant, which could be in form of improved quality life, improved productivity, economic efficiency and growth through access to resources, education, and training thus BDS (Shah and Saurabh, 2015).

#### **2.4 Rural Women in the *Dawadawa* Enterprise**

The world's economic arena has about (800 million) women who are economically active, performing diverse entrepreneurial (small scale enterprises) roles in areas in agriculture, manufacturing, public service, and trading (Women in Development, 2009).

The majority of these women reside in the rural areas, where they depend very much on available resources. It could thus be argued that indigenous enterprise like *dawadawa*





processing serves as means to liberate women and their households from poverty (IFAD, 1995). The report furthered that, most developing countries like Ghana have a high percentage of women's small-scale enterprises catering to the local needs of the people. Rural women like *dawadawa* processors in Chereponi District increasingly run their own enterprises, to contribute to the income of families and the growth of their communities in a multitude of ways. These rural women work as entrepreneurs, as farm and non-farm laborers, in family businesses, and as self-employed; while their duties and entrepreneurial potentials are not recognized talk less expanding this opportunity for them (ILO, 2010).

In Ghana and other developing countries, indigenous food processing enterprise like *dawadawa* is important economically, culturally, socially and, environmentally because it plays a major role in poverty reduction and rural development. Most women in rural Ghanaian communities rely on indigenous food processing enterprises like *dawadawa*, shea butter processing, pito brewing etc. to earn enough income for themselves and the family as a matter of necessity (Abankwah and Abebe, 2011). Although some women rely on *dawadawa* processing as a micro-business to support themselves and their families, the contribution is minor and many of these businesses are unlikely to grow or are not viable over the long term. Moreover, in Ghana, this sector is considered informal and being ignored by various Governments of Ghana. According to International Food Foundation Report (n.d), Ghana, as a Country has no single data on *dawadawa* processing, activates, unlike Nigeria that keeps very good track of their *Dawadawa* industry employing a huge number of women.

Like all other activities, rural women in Ghana usually take up various types of indigenous local food processing like *dawadawa* processing activities to enable them to generate income to cater for their personal needs and also support their household income. As a way of providing additional support with their husbands in farm activities which are very peculiar in the study District. Women in Chereponi District who are into *dawadawa* trade or business, depend heavily on their traditional entrepreneurial skills.

During an off-farm season, a majority of rural women in the Chereponi District shift into the sale of the parkia seeds, the food condiment or both as a business. The income generated from these activities are sometimes used to support rural women's household basic needs, such as paying off their children fees, buying of food stuff, clothing, etc. Kristof, (2009) asserted that women should be encouraged to engage in decent works in order to be seen as valuable assets rather than a burden.

## **2.5 The Business Development Service (BDS) Concept**

The development of indigenous enterprises in developing countries poses a greater challenge to government bodies and a lot of development associates. This limits the opportunities for rural people (rural women) to productively participate in socio – economic development. Africa generally has a low-quality human capital to accelerate economic development and improve its peoples' well-being especially rural women (IFAD, 2011). These African rural women still encounter massive problems in terms of funding, training, support services and technological orientation (Islam, 2009).

However, this has necessitated the need to attract some measures to boost this human capital especially rural women, in a way of increasing food product manufacturing,



improving work productivity and incomes, and ensure adequate food supplies, human nutrition and good health (Minnaar et al., 2013). Gradually, the roles of rural women in the indigenous income generating activities towards national and economic development gaining recognition. Business Development Services has become a panacea for promoting indigenous enterprises (Okeyo et al., 2014). Since the provision of microcredit alone cannot solve the problems of the micro-enterprises (USAID, 2003).

There has been an establishment since 1976 called “Committee of Donor Agencies for Small Enterprise Development” playing a significant role in this regard (Esim, 2001). Their services traditionally have been called non-financial services and have generally been providing in a package along with other financial and non-financial services (Goldmark, 1996). Since the mid-1970s, these BDS provided by the donor agencies comprised skill training, technology transfer, marketing assistance, business advice, mentoring, and information for entrepreneurial activities.

According to UNDP (2004), Business Development Services are those services or products meant for and given to entrepreneurs at various stages of their business operations, from business idea development all the way to growth and maturity of the business. Esim (2001) is with the view that BDS must encompass a package of non-financial services critical to the entry, survival, productivity, competitiveness, and growth of micro and small enterprises. These services can help enterprises in the following; (a) Facilitating access to markets, (b) Improving the availability of less expensive or ,higher quality inputs, (c) Introducing new or improved technologies and products, (d) Improving management and technical skills, (e) ameliorating or eliminating policy constraints, and (f) helping enterprises access appropriate financing mechanisms. These could be





achieved considering both strategic (*medium to long term issues to improve performance*) and operational (*day-to-day issues*), Committee of Donor Agencies for Small Enterprise Development (2000).

According to the Committee of Donor Agencies for Small Enterprise Development, (2001), BDS are services that improves the performance of an enterprise, thus access to markets, ability to compete and serve the larger business community needs, by accessing an array of business services such as training, consultancy, marketing, information, technology development and transfer, business linkage promotion, etc.

However, Karlan and Zinman (2008) are with a divergent view that nonfinancial services with conditionality to credit access, such as carefully designed adult literacy and business training programs, can facilitate women's access to better income-generating opportunities. In the same vein, CRS (2015) also made it clear by defining BDS as a combination of both financial and non-financial support that an individual farmer or a small- or medium-sized agricultural enterprise needs in order to perform to their satisfaction and meeting the current population demand.

According to Karlan and Zinman (2008), seventy percent of the world's poor are women and their poverty is not only limited to income but also illiteracy. Therefore, establishing skill training programs such as literacy education and training on how to manage businesses will mean that the entrepreneurial poor like *dawadawa* processors in Chereponi District may now manage their little credits and enterprise.

The non-financial services basically deals with entrepreneurship training that comes in form of knowledge building on basic business principles and practices; accounting and



bookkeeping services which include cash flow management, business management, and improving the capacity of small-scale entrepreneurs to run their business activities over the long term; market services which involves market investigations, training and facilitation; access to cost-effective technologies and vocational/technology training; business planning, which deals extensively with analysis of investment proposals, especially term-finance proposals, appraising their technical and financial feasibility and linking up with financial institutions for funding requirements; and product and process quality assessment (IFAD, 2004).

In 2001, the Committee of Donor Agencies for Small Enterprises Development categorized BDS into Operational Services and Strategic Services. Operational Services are geared towards promoting the day to day activities thus the use of information and communications, management of accounts and tax records, and compliance with labor laws and other regulations. These operations have become a necessity for any enterprise to keep on track.



Strategic Services paves a way to improving enterprise performance, access to market and ability to withstand competition, as a mechanism for addressing medium and long term issues. For example, strategic services enable an enterprise identifies markets, design products, set up facilities, seek financing, market positioning improve its branding etc.

All above scholars' concepts on BDS is geared towards uplifting the entrepreneurial performance of the entrepreneurial poor such as rural women in *dawadawa* processing business in Chereponi, for improved income and gaining a competitive edge in the

market as well as alleviate poverty through the provision of BDS in form of non-financial Services alongside other products required. This assertion is strongly affirmed by how Kimando et al. (2012) view BDS as non-financial services that improve the performance of an enterprise, market access as well as give the enterprise or the entrepreneur the edge to compete.

In affirmation, according to the USAID Report for 2001 Micro-Enterprise Results (2003:35) *“Business services are often a key factor in helping poor micro entrepreneurs build a meaningful economic livelihood from a meager income-generating activity. While loans create opportunities that lead to the potential for growth, many micro-entrepreneurs are unable to take advantage of such opportunities because they lack other resources, including basic business skills and knowledge of better markets. Business development services include a range of services offered to micro enterprises that help them put all the ingredients together to make their business a success”*. These ingredients must solely be non-financial Business Development Services to capacitate micro-enterprise operators like dawadawa women have improved enterprise performance.



### **2.5.1 Types of Business Development Services**

SEEP (2000) Guide to Business Development Services identified seven BDS categories that include:

- **Training and Technical Assistance** (e.g. management training)
- **Infrastructure** (e.g. storage and warehousing, telecommunications, couriers)
- **Market access** (e.g. marketing linkages, advertising, packaging)
- **Policy/Advocacy** (e.g. training in policy advocacy)

- **Input supply** (e.g. linking firms to input suppliers)
- **Technology and product development** (e.g. design services)
- **Alternative financing mechanisms** (e.g. supplier credit)

Recently, the BDS field has grown to include marketing services and information resources that help firms gain access to services, usually enjoyed only by larger firms. However, according to Bonger and Chileshe, (2013), BDS concept is a new paradigm meant for developing countries, especially their thriving to survive enterprises.

## **2.6 Business Development Service Opportunities in Ghana**

Most Governments in developing countries have adopted positive attitude towards enterprise development (Purateera et al., 2009); in recent times, globalization has high impact on local enterprises and industries, and many developing countries Ghana inclusive are into the transformation of micro-enterprises to cope with the domestic and global business issues. Ghana has an established agency called the National Board for Small Scale Enterprises (NBSSI) as well as NGOs providing business development services to MEs such as *dawadawa* processing enterprise and they are mostly financed by donors and government. Currently, NBSSI has come up with an Entrepreneurial Development Programme, intended to assist and train individuals with an entrepreneurial mindset into self-employment. The National Board for Small Scale Industries is the apex governmental body for the promotion and development of the Micro Enterprises (ME) sector in Ghana. It was established in 1985 by an Act of the Parliament of the Third Republic of Ghana because the government viewed the sector as having the potential to contribute substantially to reducing the high unemployment rate and the growth of the economy of Ghana.



The activities of NBSSI fall into two broad categories: financial and nonfinancial services. Financial services aim to improve NBSSI clients' banking culture and accounting practices. They also include extending credit through its loan schemes to entrepreneurs for both working capital and the acquisition of fixed assets and the Non-financial services are advanced by Business Advisory Centres (BACs), which are the extension wings of the NBSSI operation across the country. BACs provide "relevant information, training, and guidance to individuals that will make the entrepreneur a well-rounded, competent and confident business person and the establishment of enterprise associations, to increase the general business culture and business knowledge sharing."

The BAC also focuses on economically empowering at least 50% of rural women through Rural Enterprise Project (REP) in beneficiary Districts. A Business Advisory Centre is mandated to provide free or subsidized BDS at the grass root level, as a way of economically empowering at least 50% of rural women through Rural Enterprise Project (REP) in beneficiary Districts.



Basically, REP is perceived to provide the following technical training and employable skills to beneficiaries through community-based skills training; training in marketing and numeracy business management, occupational safety, health and environmental management, quality assurance and control; and business counselling among other range of business support services, Rural Enterprise Report (REP), (2000).

The following objectives guide the operations of NBSSI:

- To contribute to the creation of an enabling environment for the development of small-scale enterprises.

- To contribute to the development of an entrepreneurial culture in Ghana.
- To facilitate access to credit for small enterprises.
- To provide non-financial support for sustainable small-scale enterprise development.

The prime objective of BAC is to increase rural production, employment and income in order to alleviate poverty through the increased output of small off-farm enterprise. This is being accomplished by providing basically Business Development Services: facilitating access to new technology and business advice; promoting easier access to financial services; improving the efficiency of existing small rural enterprises, supporting the creation of new enterprises, and removing communicating constraint through feeder road rehabilitation. The BAC service components(BDS) under REP gives special attention to the most vulnerable households, socially disadvantaged women, unemployed youth and those who have been apprenticed to a trade but lack the capital or experience to start a business (IFAD,2000).The Rural Enterprise Project REP initiative created by the government in collaboration with IFAD and AfDB as donors have a framework for Districts to operate within in a way of providing the needed enterprise services(BDS) to uplift rural entrepreneurship.

## **2.7 Rural Women’s Access to Business Development Services**

In our current globalized economy, business operators specifically women entrepreneurs can perform well, if they have access to information, training and business development services that will enable them to succeed in competitive labor markets and fluctuating economic conditions (CRW, 2008). In actual terms, women have limited access to these



components to enable them to enhance their productivity and improve their livelihoods and incomes than men (Working Group Composition, 2015).

The concept “accessibility” is no doubt considered relative in our contemporary social science literature. According to SEU Report (2003), it is the ability of a person to easily acquire his/her needed services to perform a function considering cost, and time. In addition to this cost and time, the extent of awareness and convenience of given intervention is a factor. Women of all form can be economically empowered when they access service support to better their income generating activities. These support systems could be packaged in form of nonformal education, technical and vocational training, agricultural extension services, workplace training, lifelong learning, and training in new technologies, and literacy and numeracy training (World Bank, 2007).

The Ghana government in recent times has adhered to promoting indigenous businesses among the rural poor, especially rural women entrepreneurship. This is due to the fact that, globally women are disproportionate in the distribution of any form of the economic opportunity thus, access to land, loan, skill training, adaptation of new technology etc. As this form of discrimination tends to make them poorer and poorer (Overseas Development Institute ODI, 2016). Comparatively rural women are the most marginalized in terms of distribution and accessibility to any form of Business Development Services to Urban women and men in general. Agarwal (1989) and Power (1992) also submitted in their study that there were inequalities in the distribution of services and a decline in women access to employment opportunities. Most rural women in indigenous enterprises as an employment opportunity are limited in capacity to effectively access the available BDS being provided by the government of Ghana through



the established CBAC in the Chereponi District (Chereponi District Statuary Report, 2016).

According to Abankwah and Abebe (2011) poor access to enterprise development services is correlated with poverty that persists in rural Ghana. As a matter of fact, this situation seems to exist among *dawadawa* processors in the Chereponi District, where *dawadawa* women work but are considered poor due to their inability to access the available BDS to boost their entrepreneurial skills. NEWIG added that lack of access to quality employment and resources is a leading reason why women in Ghana are at a higher risk for poverty than men (Network of Women in Growth in Ghana [NEWIG], 2015).

### **2.8 Influence of BDS on Rural Women's Micro-Enterprise Performance**

According to Shah and Saurabh, (2015) women entrepreneurship development in the form of building their human motivation, skills, competencies, social and economic risks, and investing financial and physical resource onto them, has been subjugated for centuries. These women stand the chance of becoming an asset than a liability when given the needed support service like BDS to help them realize and groom their potentials in creating and expanding their self-employed enterprises thus indigenous enterprises like *dawadawa* business etc.

In Ghana, BDS has improved the livelihoods and entrepreneurial performance of many rural communities in diverse ways (IFAD,2000), which must be acknowledged. According to Okeyo, et al. (2016), as cited in Steel and Webster (2001), access to BDS can positively affect the managerial and operational needs of an enterprise. This





conception necessitates the improvement of women's access BDS to stimulate the growth and profitability of their enterprises (OSHD, 2006).

However, various scholars have diverse views when it comes to enterprise performance, but based on objective/goal of a particular enterprise or entrepreneurial program intervention, one can carve an index. This makes it possible for the study to consider their enterprise performance indicators that can contribute to achieving the above overall goal. Some range of goals pursued enterprise survival and stability includes market share, efficiency, liquidity, leverage, growth, size, customer satisfaction, quality of products, employment of family members and contribution to community development (Glancey, 1998; Murphy et al., 1996). Pett and Wolf (2010) support Glancey and Murphy by seeing enterprise performance to be the capability of providing quality product and service to meet a market demand.

Kuzilwa (2005) avers that micro-enterprise performance should be measured considering the net profit, change in output, change in investment and change in employment. Osinde et al. (2013) in their study in Kenya also used enterprise growth and profit as a measure of enterprise performance. Where their study recorded 83.3% of the BDS beneficiaries having improved sales and profit against 41.2% of non-beneficiaries of BDS. On the contrary, Simeyo, et al. (20011) used growth income, growth in savings and loan repayment ability as an enterprise performance indicator.

Per diverse conceptions on a measure of enterprise performance, the study deems it necessary to use both financial and non-financial measure as indicators to help the study



get a “bigger picture” of diverse effects of accessing BDS on *dawadawa* enterprise performance.

Therefore, the effects of accessing BDS on *Dawadawa* enterprise performance was measured in line with the basic objectives of the BDSs provided by the BAC in the District, thus, improving market accessibility, Improving Credit accessibility, improving product quality, employment creation as well as improved household income (Chereponi District BAC Report, 2012).

### **2.8.1 BDS and Market Accessibility**

Strong links to food market for poor rural manufacturer are essential to increasing agricultural production, generating economic growth in rural areas and reducing hunger and poverty (IFAD, 2009). According to Ababiya et al. (2015), access to market refers to the availability of market demand for the particular commodity or service. Hence, consumer of a product demand can never be met without an entrepreneur focusing on how to work perfectly around the following indicators as a measure of market accessibility, Asafo-Adjei (2014) listed improved packaging, selling outside home district, clients having access to the enterprise information and supplying goods to larger enterprises by clients (ready market). Most often rural women from deprived areas like the Chereponi District are restricted in accessing better market due to high physical cost, lack of knowledge of market information, as well as limited intermediaries for their products.

Chereponi Status Report (2016), indicated that majority of BDS clients have improved living standard as a result of easy access to the market. Similarly Bonger and Chileshe,



(2013) study on “The State of Business Practices and the Impact of BDS on MSMEs in Lusaka and Kabwe, Zambia” which revealed that his respondent scored 74% in terms of market coverage. This contributes to the fact that access to BDS positively affects their accessibility to a wider market.

BDS Seeks to expand and scale up rural women existence in the realm of their market activities, and as potential market entrants, seeking to purchase inputs, goods or services that affect their productive activities. Lately, enterprises try creating different market access for their products and services to ensuring existence in the business cycle.

Ababiya et al. (2015) asserted that enterprises can improve their performance when they access large market for their products and services. But the question is, are *dawadawa* processors accessing larger markets in Chereponi for their products? According to IFAD (2000), a number of reasons such as women’s dual responsibilities, workloads, problems with traveling and cultural norms make them rely on local markets to sell goodies.

Despite such factors, Business development mainly helps firms identify and take advantage of new opportunities in the securities industry. More specifically, it facilitates firm “ ability to: develop new markets; capture a wider share of client within existing markets; assess the fit or mates between the firm’s current plus with its need to maintain and/or expand the business concern; and, figure and manage relationship with third parties or partners (Duke, 2001).Most often BDS facilitators are able to rural micro-entrepreneurs to buyers in the urban sectors. This makes it very easy for the rural producers to always have a ready market, which tends to reduce their nightmare of



searching for a buyer as well as the quantity to produce. Product promotion and advertisement is most often carried out by these trained entrepreneurs.

### **2.8.2 BDS and Credit Management/Accessibility**

According to IFC (2006) Business development services are important because they have the tendency to make entrepreneurs to run their enterprise more efficiently and effectively and, if adopted appropriately, can act as a catalyst to access finance/credit and as an alternative form of “collateral” in circumstances where tangible collateral may be an impediment to meeting traditional security requirements. Since last three decades, microcredit has been launched as one of the prime strategies in the overall movement to end poverty and ensuring Sustainable livelihood (Hossain, 1988). However, OSHD (2006) stated that Ghana’s microfinance industry, in general, does not have a standard approach to ensuring gender equitable access to credit and other forms BDS’s thus non-financial services necessary for engaging in productive income generation activities. The poor as well as the lower income group (*dawadawa* processors) especially the rural women are those facing major problems in accessing credit.

Due (1991:83) also in his study hinted that the women in Malawi find difficulties to access credit for their businesses, (Hossain, 1988; Sarpong, 2012) as a results their inability to understand the terms and conditions, lack of assets for collateral, lack of financial records and limited credit history has made almost impossible for them to obtain credit from the formal financial institutions. In this regard, microfinance programs in form of non-financial services thus BDS are generally perceived as one of the practical and attractive means for providing accessibility of the poor to credit and hence reducing poverty and achieving sustainable livelihood (Bhuiyan, 2010).



In addition, according to Sarpon (2003), credit from the formal banking system to the informal sector is very limited. He furthered that this situation currently still exist regarding accessing credit and the other nonfinancial support for SME's like *dawadawa* enterprise to grow and contribute to the economy. Moreover, when these women are educated on proper record or simple bookkeeping on income and expenditure will enable them easily access credit from formal credit institutions for their businesses.

However, this assertion buttresses the point that rural entrepreneurs like the *dawadawa* processors should be capacitated through business services in form of advisory and skill training to empower them easily attract credit support from relevant sources but not grant them direct financial support. Strategically, their negotiation and networking skills deepen. This would enable them to understand the basic requirement or the terms and conditions in accessing personal loans or even the need to go in for a group loan as well as facilitate their loan repayment ability. This ideology is in line with an impact assessment on income conducted by a Bangladesh NGO “BRAC” (Bangladesh Rural Advancement Committee), where a better impact was recorded on those BDS beneficiaries “with skills training” in addition to just receiving credit (Merten and Vandenberg, 2004).

### **2.8.3 BDS and Product Quality**

Product quality is gradually gaining a lot of focus these days in the business arena (Garvin, 1984). This is a non-financial measure of enterprise performance (Chong, 2008), which seeks to meet the demand of its consumers. Many scholars have conceptions about product quality. According to Page (1995), a product is of good quality if only a consumer is able to use the product to solve his/her problem or derive the needed benefits



without any adverse effect. In this context, a consumer must have a feel of deriving maximum value from purchasing a product without regret. Maynes (1976) is the view that, product quality should include the following beauty, safety, and durability.

In this context a produced a *dawadawa* product should have the following qualities, as indicators improved taste, reduced high smell, and improved durability. Olaoye (2010) asserted that most often the *dawadawa* product is not able to meet the larger market demand due to the poor quality such as packaging and even the high smell and the unhygienic condition of its preparation. Most consumers are with the view that this traditional product is prepared under an unhygienic condition with rudimentary techniques and tools. With the issue of packaging, the product is exposed at the market square, thereby contracting dust, flies and other contaminated materials. Consumers' especially urban dwellers see it not attractive in this condition. This is to say that quality is very much assured when a value is being added to traditional food product like *dawadawa*.



BDS providers have much focus on product quality that is why they have a package or programs for promoting indigenous activities considering product development and design, continuous quality improvement (Jones and Shaikh, 2004). Widely, it is assumed that access to technology or a new form of innovation can simply enhance the productive capacity of an entrepreneur (World Economic Forum, 2016). A developed country like Malaysia focused very much on protecting the poor and the vulnerable by building their human capital as a way of promoting their productive potentials to engage in income generating activities (UNCTAD, 2015).



Gülümser et al. (2011) assert that there is the need to groom their willingness and ability to access and convert new ideas into a successful innovation. This in itself would help these rural entrepreneurs cope up with the current social, economic, and environmental dynamics. It is in such deep light that many scholars have done in-depth studies in the area of BDS and production quality, which is a prerequisite for good entrepreneurial outcome or performance. Thus a new technological adaptation and application under BDS make it possible to stimulate entrepreneurs to develop their products Okeyo et al., (2016).

This form of technological adaptation can never be successful without acquiring creative knowledge through skill training and basic education provided as a form BDS by the Business Advisory Centers. Gülümser et al., (2011) posit that entrepreneurs who generate or acquire new knowledge idea are able to effect constant change to their production output and efficiency. This study strongly agrees with their assertion, that *dawadawa* processors access to BDS in form of new technology and knowledge base would have the ability to improving their entrepreneurial performance by blending a newly acquired knowledge to their traditional knowledge. This is believed to have a positive effect on their product quality produced. Jabber et al., (2011) in study hypothesis did reveal a positive influence of innovation on enterprise performance ( $\beta = 0.40$ ;  $p < 0.05$ ). Furthermore, Jabber et al. (2011) asserted that access to better knowledge, new technology, and required input is directly related to improved income, productivity and food security. Product quality in this context is viewed as smell, taste, texture, and durability of *dawadawa*. This makes it a good indicator to determine the enterprise performance in terms of product quality.

#### **2.8.4 Influence of BDS on Product Sale and Contribution to family Basic needs**

Linda (2004) posit that about 47% of the poor in the world reside in rural communities and dwell very much on agricultural activities for survival. With a high percentage of its poor women making a significant contribution to their family from unpaid agricultural work World Bank Group (2013).

In addition, IFAD (2000) report clearly established that majority of rural women in Ghanaian communities rely on small and micro enterprises like livestock rearing, food processing, petty-trading and so on to generate income to support themselves and their poor households. But the question this study poses is “are these rural women always content with the income they earn from their enterprises?” Rural women especially are not able to derive enough income benefit from their income generating source like *dawadawa* due to their inaccessibility to support services to increase sale.

USAID (2003) in a report indicated that access to BDS is a necessity to directly improving the income of micro-enterprises especially the poor. Example, USAID cited how BDS in form of technical service or assistance provided to milk producers enabled them to increase their milk sales hence contribution to the family. This is to say, most of the services provided have an immediate effect on the income generated by the micro-enterprise.

Although enterprise growth has been the general aim of many programs provided by the available BDS providers in a sectorial approach, yet these low-income women prefer their business to stabilize and improved income as always after accessing BDS of any form (Linda, 2004). This scenario gives a clear indication that effects of accessing BDS





can be measured considering enterprise growth or the income earning. The income measurement must be considered the final outcome effect of accessing BDS, therefore a blend of other activities provided under the BDS program leads to improved income. Example, when rural women are linked to ready market as well as improve the quality of *dawadawa* the producers would definitely have a positive effect on their sale and final income.

As a report by Spalter-Roth et al. (1994), the development of women's microenterprise of any form should have the package of improving the low- income of these poor women. Hence, *dawadawa* processors ability to access BDS opportunities should be able to positively affect their product sale than before. This should further have the tendency of improving these BDS beneficiaries contribution to their household expenditure, inform them of food, education, healthcare, clothing, and housing (Kristof, 2009).

### **2.8.5 BDS and Employment Creation/Job Security**

According to Otoo (2012), women entrepreneurs of all manner are gaining much recognition with the fact that their enterprises have become a vehicle for promoting employment as well as a country's economic growth. Srivastava and Srivastava (2010) also asserts that employment is a panacea to alleviating women's poverty as well as improving their status. Although these women have fewer income-generating opportunities and are immobile, they are most often affected by a loss of jobs (Carr, 2004).

A study by Tadesse (2010) in Mekelle city established a fact that micro enterprises create better job opportunities for a number of individuals. A micro-enterprise in his study area



has the potential of employing labor to carry out operations. Hassan and Ahmad (2016) asserted by citing Ghazala's (2006) study that micro-enterprise has the capacity to employ the labor of 4-5, per a micro-business and is therefore considered a valuable asset. Therefore if each rural woman's' micro-enterprise in Ghana is given the needed support she could employ even more than 2-5, as a way of curbing the issue of rural unemployment. It has been attested by (Hassan and Ahmad 2016; Sharma et al., 2012) that microenterprise is a tool for generating employment for rural poor in their own social system, especially rural women. However, most rural women's micro-enterprises like the *dawadawa* industry in Chereponi District need to have a support service to become very vibrant in enhancing these women's contribution to society through employment creation.

According to James (2012), job security has to do with an employee to a particular enterprise having the assurance of continuing job without the fear of being laid off. Also, the ability of a worker to keep a job without being unemployed could be considered. IFAD (2000) asserted that women are more likely to diversify their businesses, sometimes switching from one to the other according to what appears profitable, or conducting as many as four or five different operations concurrently to limit risk. Job security should be an issue of concern when it comes to livelihood sustainability especially rural women's income generation source. Thus *dawadawa* processors should be able to rely on their industry for a long time survival but not on seasonality.

Rural women in northern Ghana are very much noted to be always changing and moving into a job and stopping at any point in time due to several factors, thus inability to derive maximum benefit, seasonality, lack of business support system, inaccessibility to raw

materials etc, Example rural women only see *dawadawa* enterprise as a business which is not sustainable due to some challenges they face (inaccessibility to BDS). This, therefore, contributes to the level of rural women's unemployment in this area. However, Adebayo and Lucky, (2012) asserts that a person's ability to have a required or upgraded skill improves the potential of job security. Access to BDS has the potential of making them develop their entrepreneurial culture, where they can employ and rely on their enterprise as a life "cushion". Thus *dawadawa* processors inability to gain skills to secure their job could affect their capacity to employ labor, on the worst side even lay off labor, which is why most SMEs in Ghana rely on relatives as labor force (Sarpong, 2012).

## **2.9 Barriers to Rural Women's Access to Business Support**

Despite the wide-ranging economic empowerment reforms instituted in the region for rural women's entrepreneurs, most of rural women's indigenous enterprises still face a variety of constraints. Thus these rural women are constrained to access BDS to translate their non-farm work into economic empowerment and poverty reduction due to: discriminatory customary and statutory laws and practices that favor men over women's access to land and other productive resources; harmful practices and; domestic violence and lack of control in decision-making processes. As OSHD (2006) reported that the growth of women's micro and small-scale livelihoods are affected by inadequate services, lack of information and other discriminatory practices in the service delivery system. *Dawadawa* enterprise is not to be exempted from such constraints. Thus, Women themselves, family sub-system, financial sub-system, socio-cultural sub-system as Sheheli (2014) categorized in his study, as barriers limiting rural women participation in income generating activities.



Similarly, women operating various forms of enterprise business are most often constrained with time factor, human, physical, and social barriers that limit their ability to grow their businesses. Geographical location constraint is another example. Akinbami, et al. (2012) revealed in their study, that majority of local food processors in Nigeria reside in rural areas where their entrepreneurial growth is negatively affected by lack adequate infrastructural facilities such as roads, electricity, and supply of pipe-borne water. Sometimes, the BDS providers such as the existing Business Advisory Centre/Unit (BAC) often do not promote or advertise their services enough for MEs like those in *dawadawa* business to know they have existing opportunities for them (ILO, 2003).

## **2.10 Theoretical Framework**

This study views Business Development Services as a range of non-financial services provided to micro-enterprises such as the *dawadawa* enterprise to enable them perform effectively with the aim of eliminating poverty, promoting economic growth and employment creation. Based on the available literature, this section focuses on the theoretical concept and approaches. Women in Development and Human Capital theory will serve as basis upon which the study was conducted. Both the WID and Human Capital theories were selected due to appropriateness and effectiveness in application as well as its explanatory ability in this study context. Besides, these theories were also reviewed to explain and analyze how various factors and processes constrain or enhance the *dawadawa* processors' access to BDS to improve upon their enterprise performance.

### **2.10.1 Women in Development Theory**

The term, Women in Development has gained a number of translation per country and organizational context. Generally, WID has the prime focus of empowering women



through skills, creativity and experience acquisition. Basically, Women in Development Approach evolved from three major issues concerning the conditions of the women. The first two had its root from the feminist movement. The first wave was in the late 19th century when women were yearning for political right to participate in all forms of politics, for example, equal right as men to vote and to be voted for. The second also originated from dealing with the daily affairs that women face in the context of social and cultural inequalities.

In 1970, Ester Boserup published a book titled “Women’s Role in Economic Development”. Her publication threw much light on the need to focus on treating women as agents of change rather than passive objects. Danielsson and Jakobson (2008) reported that her book was clear on nature to which women were being deprived equal share among men in social benefits and economic gains. According to (Moser, 1988:1801; EIGE, 2017), women in developing countries like Ghana play the following triple roles.

- **The reproductive role** includes the care and maintenance of the actual and future workforce of the family (childbearing responsibilities and domestic tasks). Women spend much of their income gained from their economic activities on their family upkeep than men (Dwyer and Bruce, 1985).
- **The productive role**, work performed by women and men for pay in cash or kind (market production, informal production, home production, subsistence production). Women’s economic activities here is normally considered secondary income. Women from the rural are very much into agricultural activities whilst



the women in the urban areas are much into the informal sector enterprises either home or within their neighborhood.

- **Community managing role**, includes work mostly related to care and unpaid work, and provision of collective resources as water, healthcare, etc. These roles are often not done for direct individual or family gain but toward community development. This study posits that a woman with an improved economic operation could employ much labour force. This is a form of community service towards curbing unemployment in society.

The above triple roles underpins this study, the benefit of improving the status of women is felt throughout the society (Abankwah and Abebe, 2011), hence, their productive role is considered the main vehicle to achieving the other roles. Women in the *dawadawa* enterprise play diverse roles ranging from reproductive role, productive role and community development role. When *dawadawa* processors are given the needed BDS opportunities for improving their enterprise has the tendency of boosting their contributions to the family as well as community. Rathgeber (1989), confirms that supporting women for example with BDS will have a positive trickle-down effect on women's well-being, wages, and education, enterprise performance etc., From this view there is the need to incorporate Theodore Schultz (1961), "Human Capital theory" into WID Approach as a means to promoting women's productive role to maximize both their reproductive and community management roles.

In view of this, most developmental interventions for the past two decades takes its roots from the WID concept. According to Patricia Maguire, most development organizations



in 1984 identified the following constraints to the status of women in Third world societies:

- Traditions, attitudes, and prejudices against women participation;
- Legal barriers;
- Limited access to and use of formal education, resulting in high female illiteracy;
- Time-consuming nature of women's "chores";
- Lack of access to land, credit, modern agricultural equipment, techniques and extension service;
- Health burden of frequent pregnancies and malnourishment; economically contributing partners; and
- Inadequate research and information on women which limited ability of development planners to create projects relevant to women (Maguiri, 1984:13).



In solving the above constraints to enable women to function called for the need to introduce diverse intervention ranging from appropriate technology, community training, financial or credit assistance, information and family planning (Rathgeber, 1989; UNRISD, 1995).

However, scholars have criticized this approach as being western" modernization concept. Also, they further argued that, although WID advocated greater gender equality, but could not tackle the unequal gender relations and roles on the basis of women exclusion and subordination.

### 2.10.2 Human Capital Theory

The human capital theory stipulates that when the poor especially women are able to improve their skills and knowledge through access to training or education, positively affect their income earnings and productivity (Becker, 1994). This propels investing in training or on-job training at all cost since it a panacea to increasing income as well as reducing poverty (Mincer, 1962). Samani, (2008) also posited that there is the need to collectively promote women's enterprises as well as their entrepreneurial skill through education and skill development.

This theory is one of the dominant approaches for promoting empowerment programs adopted by most development associates in general. Schultz (1961) is the pioneer in Human Capital study as a theory and his thoughts have been further developed by Becker (1964) with much reference to education as a tool for promoting Human Capital. This theory explores what human capital tells us about how to derive maximum satisfaction from an enterprise by gaining access to control over needed resource opportunities through education, training, and experience (Sullivan and Sheffrin, 2003; Duke, 2011).

BDS in this study context basically aims at providing MEs like the *dawadawa* enterprise with skill transfer and business advice. This form of capacity building forms the basis for this study and used to analyze the effects of accessing BDS and other non-financial services by *dawadawa* processors on their enterprise performance and contribution to the family as well as the community.

This study agrees strongly with the view of Natural Resources Institute NRI, (2000) that all other forms of assets, that is financial capital, physical capital, and social capital cannot be put to maximum use without developing the human capital base (Natural





Resources Institute NRI, (2000).As such capacity building through education and skill training should be considered a requirement for developing human capital towards achieving enterprise change, or the society as a whole (Livingstone, 1997: Duke, 2011). However, Ashong and Smith (2001) indicated that the poor (rural women) do lack access to the means of developing their human capacity. This tends to inhibit these women's ability to realize and effectively perform their entrepreneurial activities.

The availability and easy access to a Business Development opportunity determines human capital usage and benefit. Becker (1957) and Mincer (1962) claims that all things being equal, personal incomes of workers stand to differ per their level of investment in human capital thus in accessing education and training. However, the following critique has been leveled against this human capital theory in practice. Although the theory is with the holistic view that access to quality education or skill training is a perfect recipe for improving performance in its application, people tend to have different learning pattern and also the kind of education and skill training a person or a group require vary.



## 2.11 Conceptual Framework

Figure 2.1 below depicts the conceptual framework that has been applied in the study. The framework shows how access to BDS can economically empower *dawadawa* processors in the Chereponi District. It has been established that availability and access to Business Development opportunities (Independent variable) can improve enterprise performance. In relation to the conceptual framework, the *dawadawa* enterprise is a major economic activity for most rural women that requires a blend of Business Development Services for their smooth operations. These service opportunities are in the

form of grooming their human capital through, business advice, skill training, credit access facilitation, as well as market linkage etc.

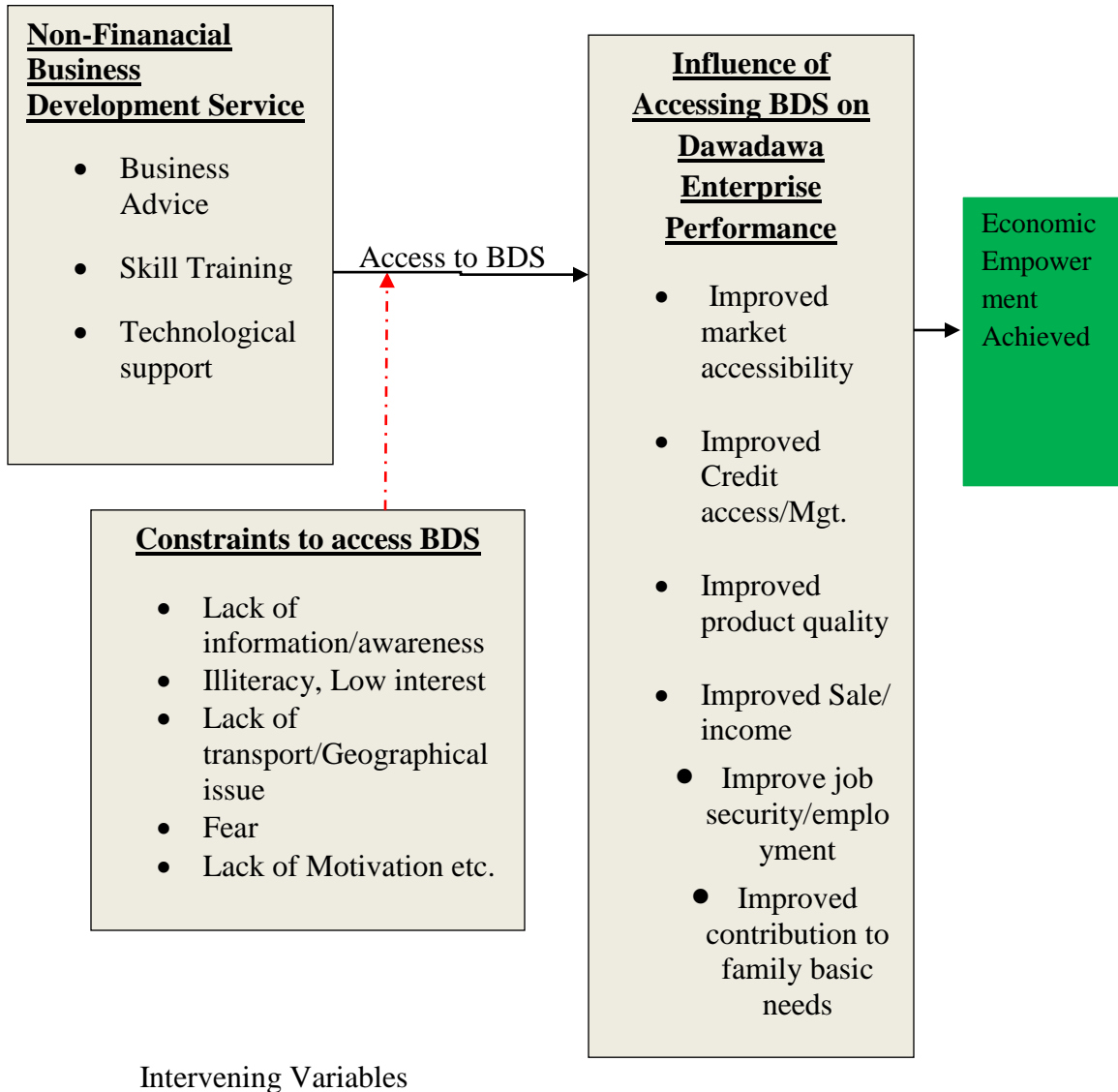
Closely related to BDS opportunities provided under BAC for their clients/beneficiaries are the *dawadawa* processors “power” or ability to access the BDS components. Constraints and potentials (*intervening variables*) play a very moderating role in *dawadawa* processors ability to access BDS for their human capital growth. Therefore the study posits that when *dawadawa* processors constraints to access BDS are brought under control would enable more women to benefit very much from the service. These positive outcomes include access to a better market for their *dawadawa* product at any point, easy access to credit, improved product quality, improved personal income as well as employment creation and job security etc.



Basically, this is to say *dawadawa* processors access to BDS leads to positive effects on their enterprise performance as well as improved contribution to family basic needs. This trend of accessing BDS helps understand how rural women can effectively perform their economic activities as an attainment to economic empowerment in general.

Dependent Variables

Independent Variables



**Figure 2.1: A Framework for Analyzing Access to Business Development Services and Dawadawa Processor' Performance**

Source: Author's construct, 2017

## CHAPTER THREE

### THE STUDY AREA AND RESEARCH METHODOLOGY

#### 3.1 Introduction

This chapter provides a profile of the study area. It also contains the research design and the methodological approach employed for data collection and analysis for answering the research questions.

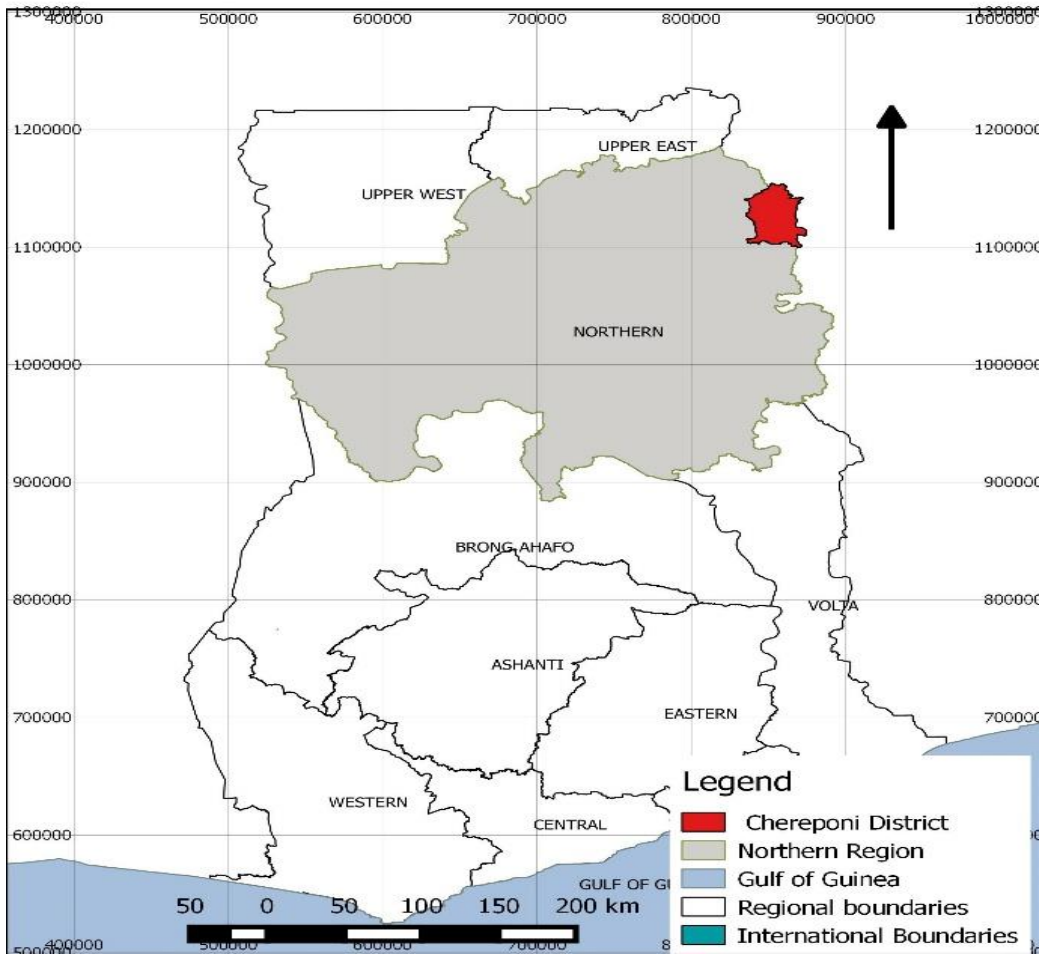
#### 3.2. Profile of the Study Area

##### 3.2.1 Location and Size

Chereponi is one of the 26 administrative Districts in the Northern Region of Ghana. It is located between latitudes (see Figure 2.1). It shares boundaries with the following Districts; Gushiegu District to the West; Bunkpurugu-Yunyoo District to the North, and Saboba district to the south and the Republic of Togo to the East bordered by the River Oti, (Thomas, 1982). The 2010 Population and Housing Census revealed that the district has a total land area of approximately 1,374.7 km<sup>2</sup> (GSS, 2012). The Chereponi District in total has about 169 settlements, 25 unit committees, 12 electoral areas, 33 Assembly members (20 elected, 11 Government appointees, a DCE and an MP) and one Constituency (Chereponi). The political and executive head of the assembly administration is the District Chief Executive. The settlement pattern of the District is scattered and many settlements have less than 500 people, and most of the villages are located long away from the central District.

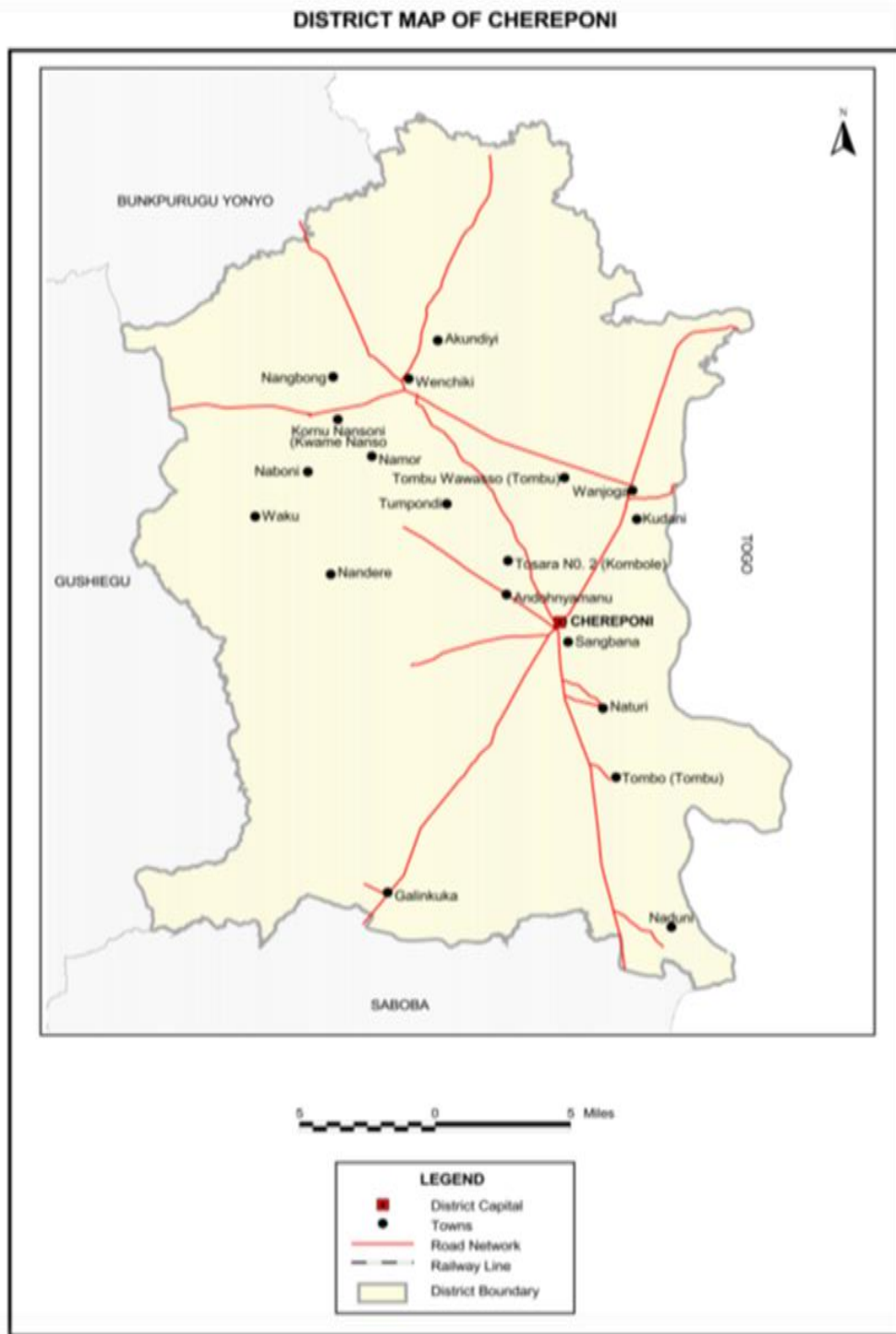


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**Figure 3. 1: The Chereponi District Map**

Source: Ghana Statistical Service

### 3.2.2 Population

The 2010 National Population and Housing Census put the Chereponi District population at 53394. This exercise zoned the District into rural and Urban, where the rural population is 45,426 (85.1%) whilst the urban population is 7,968 (14.9%). This depicts that the District has a majority of its population residing in rural communities. The composition of the total population per sex distribution shows more female dominance than male that is 26,206 (49.1%) males while the remaining (50.9%) are females (GSS, 2012).

The District has over seventy percent (76.3%) of its population considered economically active, with males being 77.3 percent and 75.4% representing females. However, a total of 95.6 percent of the population is employed thus 95.7% represents males employed whilst 95.5 percent for the females. Also in relation to unemployed, the District has a 4.4 percent total population of its economically active population considered unemployed. The Women represent 4.5% whilst the men represent 4.3%.

### 3.2.3 Climate and Vegetation

Chereponi District is a guinea savannah zone with drought resistant trees. *Dawadawa* (Parkia) and Shea trees are the commonest tree species which enhance the high production of *dawadawa* food condiment as well as shea butter respectively. The area experiences a very green vegetation during the rainy season and very dry in the harmattan season. According to GSS (2012), the dwellers of the area are very much into farming using about 40% of the land for their agricultural activities, mostly in subsistence bases with small land holdings. This is to say comparatively a greater percent of the land is left



uncultivated in the study area. Food crops such as maize, yam, and rice are mostly cultivated on a large scale for commercial purposes during the rainy season.

### **3.2.4 Local Industry**

Basically, the major economic activity in the District entirely is agriculture. Crops grown include soya-beans, corn, rice etc. Livestock and poultry farming range from goats, sheep, guinea fowls, chicken respectively. Farming being their major economic activities especially for the men, other rural activities that boost their economic standard include *dawadawa* processing, shea butter processing, charcoal business etc.

The informal sector employs the 97 percent of the working population in the district. Out of the total population, 98 percent females are employed against 95 percent males. The agro-based industry is the commonest activity prevailing among most, especially rural women in Chereponi District. The limited agro-Industries found in the area are *dawadawa* processing, shea butter processing, rice parboiling etc. The women strictly operate these micro-enterprises with limited or no improved entrepreneurial capacity.

Most often the women in food processing enterprises, employ a labor intensive technique to operate their micro-enterprise businesses (Chereponi District Assembly, 2010). Since a majority of rural women work in this sector as a matter of necessity, not a choice (Akinbami et al., 2012), calls for the need to provide and make non-financial Business Development Service opportunities available and accessible to these rural women.

### **3.2.5 Community-based Skills Training**

The District has an established Business Advisory Centre as a wing of NBSSI by the Government attached to the District Assembly. CBAC has been in inception from 2012 to





date. This department provides business development services to the vulnerable and the marginalized in the District, especially targeting women's micro-enterprises of any kind. Moreover, it helps individuals to realize their entrepreneurial potentials. These forms of Training programs are community-based that comes in the area of improving or building capacities in *dawadawa* processing, shea butter processing, simple bookkeeping, bead making, soap making and basically towards uplifting the entrepreneurial capacities of rural dwellers. Such community-based programs have the propensity to reducing poverty, improving larger market accessibility, easy credit accessibility, job security and new job creation, and improved income of beneficiaries.

### **3.3 Research Methodology**

#### **3.3.1 Research Design**

Considering the nature of the study objectives and the data to collected, the mixed method was adopted for this study by relying on the strengths of both qualitative and quantitative designs as stated by Creswell and Clark (2007). The concurrent embedded strategy being a multi-level design (Tashakkori and Teddie 1998) was adopted as a mixed method approach where quantitative and qualitative data were collected simultaneously and integrated into the analysis phase. Since both quantitative and qualitative data informed the use of each other, added detailed meaning to the study. According to Creswell (2009), this approach enables a researcher to assess different research objectives in a study. He furthered that such a study stands the chance of contributing significantly to theories of a desirable change.

Per Singh's (2006:77) brief meaning, "research design is a mapping strategy. It is essentially a statement of the object of the inquiry and the strategies for collecting the



evidence, analyzing the pieces of evidence and reporting the findings.” A research design provides a blueprint for gathering and analyzing data (Yin, 2003). Creswell (2009) proposed the qualitative, quantitative and mixed-methods to which the selection of a particular design should be based on a problem trend or the objective of the study.

### **3.3.2 Selection of the Study Area**

Chereponi is one of the districts in the Northern Region of Ghana with a high incidence of poverty and limited economic opportunities (GSS, 2005). Five communities, namely Sanbgana, Kudani, Naturi, Wenchiki and Central Chereponi, were purposely selected for the study. These five study locations were selected based on the fact that they were found to be a perfect representation of where women are mainly involved in the informal or indigenous food processing industry, particularly the dawadawa enterprise. Consideration was given to their geographic settings, with communities being selected from the northern, southern, eastern and western zones of the district.

### **3.3.3. Target Population**

The target population for this study was all women entrepreneurs who depended on *dawadawa* micro-enterprise as the main source of income in the Chereponi District. There were 209 *dawadawa* women entrepreneurs found from the five targeted communities in the study District. In addition, the officers at the Chereponi Business Advisory Center were targeted for the study.



### 3.3.4 Sampling Techniques

For this study, purposive and census methods were used, that is, non-probability and probability techniques respectively, since a study sampling is not restricted to the use of a single technique (Osuala, 2005).

#### Purposive Sampling

This is a non-probability sampling technique which stands to allow the study a free will to choose respondents believed to have accurate and reliable information about a particular subject matter to illuminate questions under study (Patton, 1990). Due to the highly dispersed nature of *dawadawa* processors, in the first phase a purposive sampling technique was used in the selecting five major *dawadawa* processing communities in the district. The researcher's pre-visit and interaction with the indigenes from the Chereponi District aided in mapping out five well noted major *dawadawa* processing communities. This corroborated the secondary report of the BAC about the five communities having the majority of women in *dawadawa* enterprise.

In the second phase Purposive sampling was employed in choosing key informants from the Chereponi Business Advisory Centre (CBAC). A total of two (2) officers (*The head of Chereponi BAC or the CBDO and a Dawadawa Resource Person*) were selected based on their role and in-depth knowledge about the subject matter under study. This aided in acquiring better information about the available business service opportunities for *dawadawa* processors as well as requirements to become a beneficiary and other related issues in their operations.



## Census

Census has the tendency to give a researcher the opportunity to include all the subjects of interest within the target population in the study (Lavrakas, 2008). This technique was employed since was practically possible to count and collect the needed primary information from the available respondents, *dawadawa* processors. In addition population size and the availability of resources, such as time, financial and human capacity, and non-availability of secondary data on *dawadawa* processors' who are BDS beneficiaries informed researcher to use the all the available studied population found in the five studied communities for the exercise. A total of 209 women were identified as *dawadawa* processors from the five zoned communities. The Chiefs, with the help of Assemblymen, in these communities summoned all women who are into *dawadawa* micro-enterprise business. A head count was made, detailed information such name phone numbers, and house numbers about these women were taken in aiding the use of this census technique. This made it very easy for the researcher to identify and reach the respondents. Census was used to study all the *dawadawa* processors found in the five communities below (see Table 3.1).



**Table 3. / Distribution of Dawadawa processors by Community**

Community	Study population
Kudani	38
Naturi	48
Wenchiki	52
Sanbgana	57
Central Chereponi	14

Total	209
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Source: Field survey (2016)

### 3.3.5 Sources of Data

Both primary and secondary sources of data were used. The study employed instruments such as questionnaires, interview guides, focus group discussion guides, and observation checklist to collect data from the field. Secondary data was solicited from documentary sources, such as books, journals, newspapers, and reports from the CBAC, population census, articles, the internet search and other research related to this study. According to Ibnouf (2009) indicated in her study that, secondary data provided background information and offered some benchmarks to compare an acquired field data.

### 3.3.6 Data Collection

#### Preliminary Field Visit

This was carried out from May, to August 2016. Mapping of the five major *dawadawa* processing communities was done this period. The researcher was able to gather basic information needed for the study and also established a rapport in advance. This technique made it possible in creating a reliable sample frame/population. Secondary information through interaction with BDS providers from the BAC was also possible. A number of the local people including the BDS providers were asked to identify the communities noted for commercializing *dawadawa* condiment. *Sanbgana, Naturi, Tombu, Central Chereponi, and Kudani* were identified.

### 3.3.5.2 Key Informant Interviews

Williams and Wilkins, (2005) defines a key informant interview as an interview conducted to obtain vital information about a community. It is used to gather information for a needs assessment and utilize the findings for effective prevention planning. It is also used to assess if the needs in a community have changed over time. The information is typically obtained from a community member (key informant) who is in a position to know the community, or the particular issue of interest. The purpose of the key informant interview is for the researcher to learn more about the dawadawa processors and BAC issues. Therefore, the researcher used this tool to solicit information about issues regarding rural *dawadawa* processors' access to BDS in the District.

Two persons were drawn from the District Business Advisory Centre (BAC) that is, the Director of BAC and the Dawadawa Resource Person for key informant interviews. They were probed on the available BDS opportunities for *dawadawa* processors in the District as well as suggestions to help improve *dawadawa* processors' access to BDS.

### 3.3.5.3 Questionnaire

All the 209 identified respondents' *dawadawa* processors were approached. Both closed and open-ended questions were combined to collect required data for the study. The closed-ended questions aided easy computing of data to save time whilst the open-ended questions explored into knowing what was in *dawadawa* processors mindset other than that of the researcher's (Liebscher, 1998) and they had a free will to use their own language for expression. According to McGurik and O'Neill (2005), questionnaires are useful instruments for soliciting original information about people, their opinions, and the level of awareness about events and undoubtedly their behavior and social interactions.



#### **3.3.5.4 Focus Group Discussions**

According to Casey (2000), is a good way to draw people sharing same value together or experiences to discuss a specific topic of interest. The researcher served as a facilitator to ensure that all the views of participants were taken into consideration. Both recording and field notes were used as tools in collecting data. Therefore, in each of the five communities, the extracted volunteers were 12 forming a groups in their own natural environments respectively. This helped filled possible gaps that were left in the previous data collection period and also served as an avenue to freely and collectively come out with possible solutions to overcome their constraints and potentials to access BDS. In all, a total of five focus group discussions were separately conducted in all the communities.

#### **3.3.5.5 Observation**

The observation was quite helpful in accessing in-depth detailed information about the operations of the dawadawa processors. Personal observation in this sense refers to the informal interaction of the researcher and the local community by way of a temporary stay within the community. This way, it was possible to observe how the respondents go about their day to day activities without them fearing that they were being studied. This made it possible to learn firsthand the realities of household, community, the BAC institution and individual behavior towards BDS. Reynolds (2007) in his analysis revealed that direct observation provides the opportunity to document activities, behavior and physical aspects without having to depend on people's willingness and ability to respond to questions. Pictures were taken to add up to documented data from the field.



### **3.3.6 Techniques of Data Analysis and Presentation**

The information gathered from the field was organized and analyzed both qualitatively and quantitatively. Qualitative data was analyzed considering field notes, observations, and interviews. Recordings were transcribed as soon as possible to avoid any difficulty. This was done by organizing them under themes and objectives, after which interpretation was made. The final output was presented in the form of texts and direct quotes from key informants and some of the women during FGDs. By this application, the original views of respondents were not diluted by the researcher's view but presented as said.

The quantitative form of analysis enabled the researcher to quantify some variables to add deeper meaning to the study. Therefore, the quantitative data collected with the questionnaires from the field were pre-coded and detailed using Statistical Package for Social Sciences (SPSS Version, 21.0) software. Data for the analysis were presented, explained and discussed using descriptive statistics such as frequencies and percentages.

#### **3.3.6.1 Measurement and Analysis of Specific Objectives**

##### **i. Objective 1: Assess the available BDS opportunities provided by BAC for dawadawa processors in the district.**

Respondents (District Business Development Officer and the Dawadawa resource person) were asked to briefly give account of the available BDS opportunities for dawadawa processors' specifically. This was analyzed qualitatively with direct quotes and narratives from data gathered through an interview session. The resource person happened to be a well-educated and experienced dawadawa processor who has been recruited by the BAC to provide practical services to local dawadawa women in the



Chereponi District. She is also a well-known figure when it comes to dawadawa business in the District.

**ii. Objective 2: Determine how dawadawa processors' benefit from the BDS provided by the BAC.**

All the 209 respondents were asked to indicate whether they are BDS beneficiaries or not. Those who happened to be BDS beneficiaries were further asked indicate the year the joined. The beneficiaries were probed on how they got selected to access the BDS. Pie chart with percentages illustrated how the beneficiaries were selected in their respective communities. The level of contact with the BAC was categorized into (High, Moderate and Low) for the dawadawa processors' to choose from. This was analysed using descriptive analytical tools such as frequency tables and graphs.

**iii. Objective 3: Examine the effects of accessing BDS on dawadawa enterprise performance.**

The BDS beneficiaries were asked to consider their dawadawa enterprise performance before accessing the provided BDS and performance after. Yes and No options were provided. The enterprise performance indicators use were market accessibility performance (frequent access to ready market/buyers in a month, ability to sell outside home district at any time in a month, and improved branding and packaging of Dawadawa Product), Credit accessibility performance (Availability of financial records, Detailed understanding of terms and conditions to access credit/loan, Ability to access and repay the loan at any point in time or repay the loan within the stipulated time) , Employment generation(Operating dawadawa business with an employee(s), Ability to



operate *dawadawa* business 2yrs or more years continuously), Sales performance as well as their contribution to family basic needs.

The study further determined the significance of accessing BDS on the above-listed enterprise performance. Since the test had to do with “pre-test and post-test” thus before and after scenario, the “*McNemar Chi-square Test*” is appropriate as well as the “*McNemar –Bowker Test*” (Bowker, 1948; Krampe, and Kuhnt,2007). Unlike the paired t-test or the within-subjects ANOVA, the McNemar test is used whenever the same individuals are measured twice (Newsom,2013).In using McNemar Chi-square, the study was able to ascertain whether *dawadawa* processors access to BDS had a significant effect on improving their enterprise performance. We can thus express this test as:

**H<sub>0</sub>:** Access to BDS has no significant influence on *dawadawa* enterprise performance.  
(H<sub>0</sub>:  $\mu=0$ )

**H<sub>1</sub>:** Access to BDS has a significant influence on *dawadawa* enterprise performance.  
(H<sub>1</sub>:  $\mu\neq 0$ )

Decision rule:

If the significant value is less than 5% or 0.05 [ $p-v < 0.05$ ] than reject the null hypothesis (H<sub>0</sub>:  $\mu=0$ ).

On the other hand, if the significant value is greater than 5% or 0.05 [ $p-v > 0.05$ ] than fail to reject the null hypothesis (H<sub>1</sub>:  $\mu\neq 0$ ).

**iv. Objective 4: Identify and examine the constraints and potentials of *dawadawa* processors to benefit from the BDS provided by the BAC in the District.**

With regard to analyzing constraints, the entire respondents were asked to give a score to the eight already listed constraints obtained during pre-test. A score in the form of a scale



was used thus *high constraint=1, moderate constraint=2, low constraint=3 and not at all=4*.

Kendall's coefficient of concordance was employed to identify and rank the most encountered constraint regarding access/gaining BDS membership (Starting with an indicator with the least mean score respectively). An indicator with the least mean score was considered the most encountered constraint respectively. This approach provided a test of agreement among the respondents. Although the Garrett ranking technique score, the Likert scale method, and the Friedman two ways analysis of variance test could also be used they lack the test of levels of agreement among respondents. All the 209 respondents were asked to give a score in response to their access to constraints BDS under the BAC. The constraints were ranked from 1<sup>st</sup>, 2<sup>nd</sup> ... 8<sup>th</sup>.

The chi-square test was then used to test for the overall significance. The null hypothesis is stated that; There is no agreement among *dawadawa* processors regarding their constraints to access BDS under BAC ( $H_0: W=0$ ). If the test statistics, equals 1, then all the respondents are unanimous, and each respondent has assigned the same order to the list of strategies. If W equals 0, then there is no agreement among the respondents.

Regards to identifying *dawadawa* women's' potentials to access BDS, only the non-BDS beneficiaries were assigned to a 4-Likert scale in form of strongly agree, somewhat agree, disagree and completely disagree. This was analyzed using frequencies percentage tables and total score.



### **3.3.7 Validity and Reliability of Research Instrument**

According to Karras (1997:144) “Validity describes a test’s ability to produce results consistent with other measures of the same characteristic and respire external criteria”. Validity concerns the extent to which an instrument designed for its purpose is performed at the end of an exercise. Creswell (2009) asserted that a researcher must incorporate validity strategy during the proposal stage to ensure the accuracy of findings. Reliability, on the other hand, concerns consistency of results, hence a researcher’s approach should be able to measure what it interns to measure repeatedly (Easterby-Smith et al., 1991).

To ensure that the findings of the study are reliable and valid, the study employed pretesting of the data collection instruments. Hurst, et al., (2015) view on pre-testing has to do with the practically testing of formal data collection instruments on a small scale of respondents to identify possible problems regarding the data collection instruments, sessions, and the methodology. This study conducted a pilot data collection on two selected communities out of the five communities in the study noted for dawadawa production, also a pre-test interview was conducted for the Chereponi District Business Development Officer. This assessed and rectified instrumentation rigor and methodological problems.

### **3.3.8 Ethical Considerations**

Resnik (2011:1) defines ethics in social science research as “norms for conduct that distinguish between acceptable and unacceptable behavior” (Earl, 2013). This research promoted a variety of other important moral and social values, such as social responsibility, and human rights, compliance with the law, and health and safety. This research also focused on objectivity in order to strive to avoid bias in data analysis, data



interpretation, peer review, personnel decisions, grant writing, expert testimony, and other aspects of research where objectivity is expected or required.

It also minimized bias or self-deception, disclose personal or financial interest that may affect the research. Mahamoud, (2014) comments on confidentiality indicate that there is the need to protect confidential communications, such as papers or grants submitted for publication, personnel records, trade secrets, and patient records. Finally, prior to the course of the study, respondents were briefed on their rights in relation to the study process. Example the research considered the free will of the respondent to partake in the study or not. And also keep good records of research activities, such as data collection, research design, and correspondence with agencies or journals for a true reflection of the study outcome.

### **3.3.9 Limitations to the Study**

This research could never be successful without limitations. Inadequate resources in terms of financial and time was noted as some of the limitations. Thus, money was much required in travelling to the study area, and from one community to the other. Besides, more time was spent with the community members in order to obtain adequate information on the operations dawadawa enterprise and secondary data from the CBAC.

Secondly, lack of co-operation from the respondents also posed a major problem. Most of the respondents were reluctant to give information, because of the District members in general are very much sensitive politics. Some of the respondents were unwilling to co-operate because they thought the study was for political purposes. This political nature made it very difficult acquiring the example, list of BDS beneficiaries for the study. Both



the community members and the officials of the CBAC perceived the researcher to be a journalist or a criminal investigator. Specifically, the list of *dawadawa* women who happen to be BDS beneficiaries under the CBAC was not given to the researcher. The researcher was rather given list of *dawadawa* processing communities and other documents. The CBAC office claimed they have lost a data on dawadawa beneficiaries and are yet to recover it.

The researchers three months of stay in the District as well as showing to the studied community members and the BAC an introductory letter from the Department of Governance and Development Management explaining the academic intention of the studied made them at ease and co-operated afterward. The raining season also posed a major challenge to the data collection process. Example there were times the researcher was beaten by rain on his return from data collection to his place of abode in the studied District.



## CHAPTER FOUR

### DATA ANALYSIS AND PRESENTATION

#### 4.1 Introduction

This chapter consists of analysis and interpretation. The study benefited from a rich combination of quantitative and qualitative data gathered through administered questionnaires, focus group discussions, key informant interviews, and direct observation. The interviews and discussions were open-ended, exploratory and practical issues with respect to the issues raised.

#### 4.2 Demographic and Social Characteristics of Respondents

The age of respondents is essential to determine which category of people in terms of age are into the dawadawa business in the Chereponi District. The ages of respondents were put into five groups ranging from: 18-25, 26-33, 34-41, 42-49 and 50 and above respectively. Out of the 209 respondents interviewed, most of the women belonged to the age group from 43-41 years (Table 4.1), forming 46.6% while the least number of the women in this local enterprise was in the age range between 18-25 years. This affirms Sheheli's (2011) and Adisa et al.'s (2014) assertion that most middle-aged women are able to withstand labor intensive economic activity like *dawadawa* processing than lower (18-25) as well as the old age (50 and above) people. Evidence from the survey results suggests that majority of the respondents are in the working class.

Table 4.1 shows the responses of *dawadawa* processors in terms of marital status. From the responses, in general terms, 36.4% (widowed, divorced, and single) were not married while 63.6% were married. This response shows that most of the women were married and are likely to engage in this economic activity to support their families. Background



about respondents' marital status is very vital for women's economic empowerment as the benefits these women derive from accessing BDS will trickle down to improve their family well-being. It further explains the economic role women play in the upkeep of their families with or without their husbands. Also, with the issue of marriage, the study revealed that husbands could play a vital role in helping their wives becoming beneficiaries BDS. Undisputedly, the marital status of a dawadawa processor in society confers on her certain roles.

Education is a very vital instrument to propel the development of any kind. It helps individuals to make reasonable decisions that affect their health, livelihoods and general well-being (Kabeer, 1991). From Table 4.1 below, it was realized that out of the 209 respondents, 42.4% have had some level of education while 56.7% had not. The low rate of education of 57.9% brings into question the effectiveness of the various attempts being made by successive governments to improve education, especially in the rural communities. Also, their inability to have any form of basic education would make them face a lot of difficulties when undergoing BDS training as revealed by the District Business Development Officer in an interview. He stated;

*“Some even find it difficult to effectively apply what they have been taught, for example, simple bookkeeping, unlike those with basic education of any form. Again, those women who have some level of education it facilitates some elements of empowerment process making them easily understand issues like loan repayment and conditions, savings and home keeping.”*





The survey results also show that the average respondent's household size was 7.72, which is similar to the national average of 7.8 in 2010 (Ghana Statistical Service, 2014), while the least household size was 1. The largest household was 21.

The average number of years a respondent has been in the *dawadawa* business was approximately 14 years as shown in Table 4.1, with a minimum year of 7years and a maximum of 42years. This illustrates the level of commitment the women have for the *dawadawa* business despite the challenges.

**Table 4. 1: Characteristics of Respondents**

Variable	Frequency	Percent
<b>Age</b>		
18-25	3	1.4
26-33	30	14.4
34-41	97	46.4
42-49	54	25.8
50+	25	12.0
<b>Sub-total</b>	<b>209</b>	<b>100.0</b>
<b>Marital Status</b>		
Single	4	1.9
Married	133	63.6
Divorced	33	15.8
Widowed	39	18.7
<b>Sub-total</b>	<b>209</b>	<b>100</b>
<b>Educational Status</b>		
Junior/Middle school	59	28.2
SHS/SSS	11	5.2
No Education	121	57.9



Adult Literacy		2		2.0	
<b>Sub-total</b>		<b>209</b>		<b>100</b>	
<b>Household Size</b>	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>Std. Deviation</b>
	<b>209</b>	1	21	7.72	3.418
<b>Year in Business</b>	<b>209</b>	7	42	13.97	7.738

Source: Field survey (2017)

#### 4.3 Business Development Services Provided by the BAC for Dawadawa Processors

A key informant interview revealed that the provided BDS under BAC is usually for free or subsidized. The services provided by these centers under NBSSI are basically demand driven, where the beneficiaries have the right to demand their service. These services are primarily aimed at skills transfer or business advice. The District Business Development Officer (BDO) at the BAC stated that the *dawadawa* enterprise is in the category of agro-based industry. He said in an interview that:

*“Our BDS components fall under two categories: Technical and Managerial components. We do provide the technical components for agro-industries like dawadawa and shea-butter enterprise, we often provide skill training and Business advice for dawadawa women”.*

The study revealed that technical services come in the form of skill training, technological use, product marketing, and market linkage, business advisory services, accounting and simple bookkeeping as well as credit access facilitation. The key informant interview asserted that services provided so far since 2012 come in the form of technological service and input supply, skill training, simple bookkeeping, accounting as well as credit/management accessibility facilitation. The BAC exists to help all rural entrepreneur successfully carry out their *business needs assessment*. This would beyond



doubt help them to fill in the identified gap by acquiring the right technique to improve their business performance as desired.

The DBDO revealed that they take Beneficiaries through a step-by-step process to look into the strengths, weaknesses, opportunities, and threats of their enterprises and give advice as to how one can outperform their competitors in the marketplace. They also offer help to find solutions to general business management problems.

According to Stevenson and St-Onge, (2005), many more women than men lack the needed level of education and training, including business and technical skills and entrepreneurship training. However, as a way of bridging this gap, *a face to face training exercise* provided by the existing Businesses Advisory Unit in Chereponi District is in the form of capacity building and coaching programs at a subsidized cost for SME's in the Chereponi District.

The officer stated that the use of these strategies enlightens and empowers various clients in their quest for innovative business management solutions especially focusing on rural women in diverse income generating activities. He added, the Business Advisory Center in Chereponi usually provide a very brief intensive educational program workshop for a relatively small group of people or entrepreneurs, focusing on building their techniques and skills in a particular field or their field of operation; emphasis is on problem-solving.

Both informants revealed that most often this form of the session is created as adult education for business minded people. They are being taught *basic skills in numeracy and financial management*. They said entrepreneurs including those into *dawadawa* business go through this form of adult education to acquire new skills on how to manage their



finances as well as simple book keeping. The available BAC in Chereponi links their clients or beneficiaries to easily acquire loans for their businesses at their own time.

According (Mathibe and van Zyl, 2011) Inaccessibility to large market share compounds to advert poverty. Therefore the study revealed that CBAC tends to help various micro-entrepreneurs to identify a niche market in Ghana. Most often, their operations help increase marketing productivity and developing good corporate image alongside designing, improving and developing new products as innovative business solutions for target customer needs. The BAC usually implement publicly subsidized short-term programs that should exit once the market for a certain business development service or services has developed or moved on to new market development issues.

The interview further revealed that services provided under *product marketing and facilitation* include; packaging and advertisement, product exhibitions and trade fairs, development of product samples for buyers, provision of market information, Marketing trips and meetings, Market research, and Showrooms.

The BDO said;

*“Market assistance facilitation takes so many forms, such as facilitating the establishment of the trading relationship between rural or urban small enterprises. With this form of services, rural entrepreneurs like dawadawa processors do have a ready market and easy access to outside market and sell out their products”.*

In a FGD one beneficiary, who serves as a *dawadawa* resource person under CBAC said;



*“I have really benefited a lot after becoming a beneficiary. See, as a beneficiary, I have been provided with a packaging machine (see Plate 4.1) at a subsidized price. In fact, this now makes my dawadawa look very much attractive than before. Could you imagine some people from outside this community place order for me to prepare dawadawa for them? I only wish more of such technology could be provided for us to upgrade our lovely business. She added, but we do not like the idea of attending meeting and trainings with shea-butter processors and livestock farmers because they listen to their needs than us (FGD, 2017). ”*

Her statement is an illustrative of how dissatisfied the *dawadawa* processors who are BDS beneficiaries feel about the project all though they see the benefits.



**Plate 4. 1: Beneficiary using the Provided Packaging Machine**

Source: Field survey, 2017.

#### **4.4 How Dawadawa Processors’ Benefit from BDS**

To elicit the views of respondents on their accessibility to BDS, it was necessary to consider the number of *dawadawa* processors who are BDS beneficiaries, their enrollment year, how others became beneficiaries, the kind of services they have benefited from or are still benefiting from.



#### 4.4.1 Beneficiaries and non-beneficiaries of the BDS

From the survey results, out of the total of 209 respondents who were *dawadawa* processors, only 26.8% were beneficiaries to the existing BDS provided by the District BAC while the remaining 73.2% were non-beneficiaries. Evidence from the survey revealed that the majority of *dawadawa* processors are benefiting from the service. This implies that a number of constraints are preventing the majority of the *dawadawa* processors from also becoming beneficiaries.

**Table 4. 2: Are you a Beneficiary or a non-beneficiary of the BDS? (n=209)**

	Frequency	Percent
BDS Beneficiary	56	26.8
Non-BDS Beneficiary	153	73.2
Total	209	100

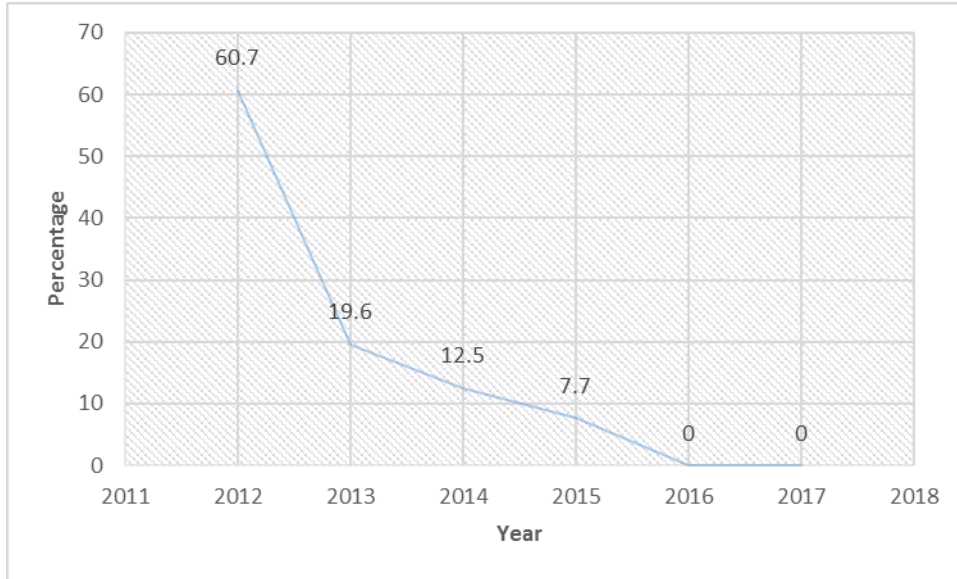
Source: Field survey (2017)

In addition, the survey showed that out of the 153 non-beneficiaries, 148 representing 96.7% claimed they have an interest in becoming BDS beneficiaries, on the other hand, the remaining 5 respondents representing only 3.3 % said they have no interest in benefiting from the service. The findings from the survey results showed a majority of the respondents are yearning to be supported.

Based on the length of BDS beneficiaries' association with the BAC, *dawadawa* processors are grouped into these six categories. The enrolment trend of *dawadawa*



processors under CBAC consisted of categorizing only the 56 beneficiaries into 2012, 2013, 2014, 2015, 2016 and 2017 year group respectively and presented in Figure 4.1.



**Figure 4. 1: Annual trend of which BDS-beneficiaries were Enrolled (n=56)**

Source: Field Study, 2017

Key informant interview revealed that the BAC at all year round enrolls its clients to benefit from their services. The BDO said in an interview that;

*“...it is our wish to enrol more women in micro-enterprises like dawadawa to benefit from our services...but errrrmmm...our office is trying oooo!!”*

Evidence from the survey results showed that the 2012 representing the inception year of the CBAC enrolled 34(60.7%) *dawadawa* processors. In 2013 recorded 11(19.6%), 2014 recorded only 4(7.1%) while 2016 and 2017 recorded none (0%) respectively. This illustrates the consistent declining trend of enrolling *dawadawa* processors under the service. In an interview with the District Business Development Officer, he agreed that



since the inception of this program in 2012, the *dawadawa* industry has been performing low in terms of accessing BDS compared to other sectors. This confirms the findings of Agarwal (1989) and Power (1992) that women in their study area experienced a decline in accessing employment service opportunities.

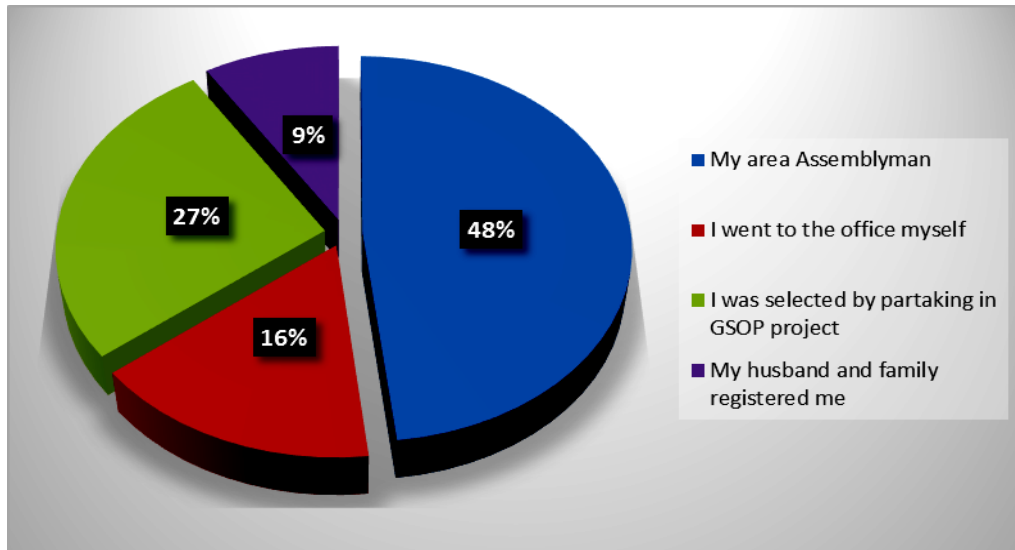
#### **4.4.2 Mode of Beneficiaries Selection under CBAC**

Majority (48%) of the respondents indicated that they were selected by their area Assemblymen, 27% also gained their membership by partaking in the Ghana Social Opportunity Project (GSOP) in their communities, 9% indicated that their husbands or their educated children solicited the form on their behalf while 16% went to the Office themselves to gain access to BDS (see figure 4.2).

These findings reveal how the selection process contradicts to BACs general standard mode of selecting their beneficiaries. According to REP (2012), the prime goal of REP is to uplift the incomes and livelihoods of the rural entrepreneurial poor through equal access to BDS under established CBAC. This strongly confirms the assertion of Islam (2009) on how African traditional women operating micro-enterprises are being discriminated and marginalized against access to enterprise development opportunities.







**Figure 4. 2: Mode of BDS Beneficiaries Selection (n=56)**

Source: Field Study (2017)

#### 4.4.3 Number of Times Beneficiaries Attended BDS Training

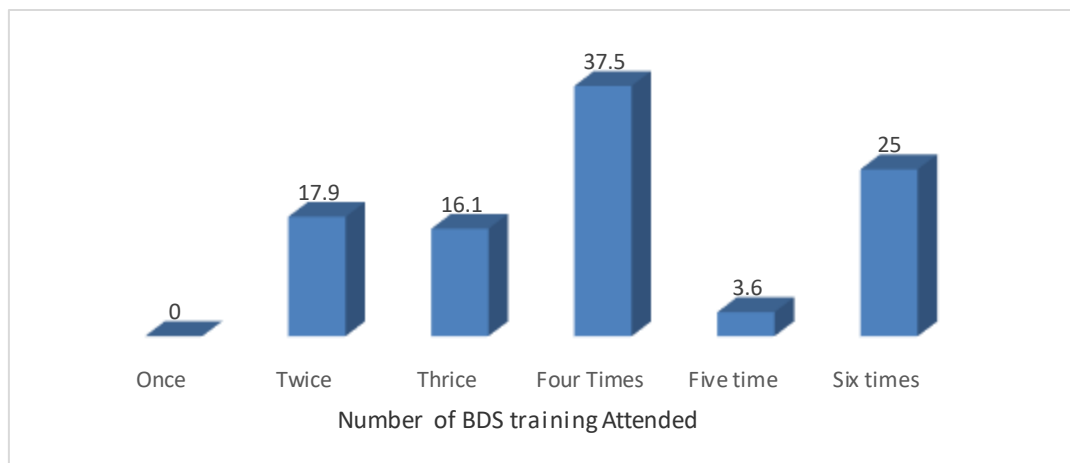
In Ghana BDS provided under NBSSI through the established Business Advisory Centers at the District level stands to provide BDS components aimed at improving rural entrepreneurial skills as well as technical skills. Both the District Business Development Officer and the *Dawadawa* Resource Person indicated that, since the inception of BAC in the District, they have been able to organize BDS training six times within the 6-year period. These capacity buildings are always embedded with all the BDS components meant for all their clients. Some of the training organized so far are trade fair shows and simple bookkeeping skills, business management skills, credit management and accessibility skills, product development training, and business networking skills. This confirms the report of SEEP (2000) that BDS is diverse in components.

*Dawadawa* processors who are BAC beneficiaries were asked to identify the number of times they participated in the BDS training. Evidence from Figure 4.3 below indicated



the number of times the BDS beneficiary respondents participated in CBAC's training sessions out of the six. Majority of the respondents representing 37.5% attended four times of the training, 25% have been able to partake in all the six training sessions organized, 17% attended once, and 16.1% had attended twice of the training. FGDs revealed that *dawadawa* processors always merge with other BDS beneficiaries from other enterprises for training.

The women said they wish they could have a separate training session. Some of the women also added that the training cost deters them from attending. These women claimed they do not understand why the payment for training fee and even the cost is too much for them. This finding revealed that although training is organized but not under the demand of *dawadawa* processors. An interview with the Business Development Officer in Chereponi District showcased that they have to charge their beneficiaries in order to bring in external resource persons for training.



**Figure 4. 3: Number of BDS Training Attended (n=56)**

Source: Field Study, 2017.

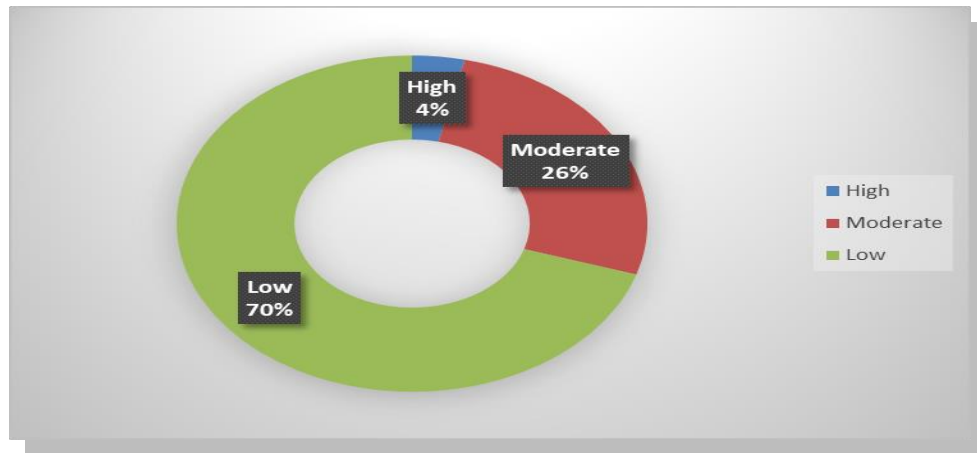
#### 4.4.4 Beneficiaries' State of Contact with BAC

Beneficiaries' ability to maintain constant contact with a support service has a high tendency of fulfilling their enterprise needs positively. BAC operates in the realm of a demand driven approach, which mandates beneficiaries to always visit the BAC for support as well the BAC following up to monitor the activities of the *dawadawa* women who are beneficiaries. Based on this ideology, beneficiaries were asked to rate their level of contact with the CBAC.

Evidence from the survey showed that out of the 56 *dawadawa* processors who are BDS beneficiary respondents, a total summation of only 30% maintained personal contact with the service unit. Out of this 30%, only 4% said their contact with the BAC was high while the 26% rated moderate (Figure 4.4). The study reveals that most of the beneficiaries representing 70% have poor contact with the BAC. FGD, revealed that beneficiaries do not go to the Business Advisory Centre unless by invitation, yet they do not hear from the BAC office unless there is training. But the respondents agreed to deriving support from the CBAC. In an interview with one of the women that personally visit the Center on a frequent basis, she said:

*“As for me I always go there to tell them my business needs because they hardly pay me a visit at my workplace. Through this, the office has been able to give me four customers from Kumasi and I am very happy. Also, anytime I face some challenges I go to them for advice but truly they often do not visit me”.*





**Figure 4. 4: Beneficiary State of Contact with BAC (n=56)**

Source: Field Study, 2017.

#### **4.5 Effects of Accessing BDS on *Dawadawa* Enterprise Performance**

According to UNDP (2004:5), “BDS is a very important means of supporting the development of micro enterprises (MEs), which are known to create employment, generate income and contribute to economic development and growth”.

This section looks at the positive outcomes of *dawadawa* processors’ access to BDS in terms of its contributions to their enterprise performance by comparing their performance before and after accessing BDS. To elicit the views of beneficiary respondents on the benefits of accessing BDS, it was necessary to focus on issues such as the influence of BDS on market accessibility, BDS and credit accessibility, effects of BDS on employment creation/security, effects of BDS on sale, effects of BDS on product quality as well the influence of accessing BDS on *dawadawa* processors’ contribution to their household. The above outlined are the performance indicators use by BACs in Ghana.

##### **4.5.1 BDS and Market Accessibility**

BACs operation has an objective of economically empowering rural women to have a better market performance for their indigenous products like *dawadawa*. The study relied



on using the following indicators to measure the effects of accessing BDS on their market performance, before and after accessing BDS: *frequent access to ready market/buyers in a month, ability to sell outside home district at any time in a month, and improved branding and packaging of Dawadawa Product.*

Table 4.3 presents the results of business performance before and after accessing DBS by respondents. Out of the 56 beneficiaries interviewed 5(8.9%) said they had the ability to access ready market or buyers at any point in a month before accessing BDS while 37(66.1%) respondents said yes to improved access to ready market/buyers after BDS training. With the second indicator, only 7(12.5%) stated they were able to sell their *dawadawa* products outside the Chereponi District before accessing BDS while 29(51.8%) beneficiaries said yes, they are now capable of selling outside their home District any time they wish.

With the third indicator, the survey observed that only 1 person responded yes, she was able to improve upon their product's packaging and branding before accession BDS training. On the other hand, 46 (82.1%) said yes, they have improved upon their product packaging and branding. This record shows more of the beneficiaries have built their capacities in the field of product branding and packaging than before. This buttresses the view of (Cooney, 2012) that entrepreneurial training is a perfect recipe for product innovation and creativity. A number of the beneficiary respondents in a FGD indicated the value of being able to network and to be part of organizations, such as women's business associations, as part of their business education and skills development processes. Plates 4.2 and 4.3 show the branding and packaging of *dawadawa* before and after accessing BDS by respondents.



**Table 4. 3: Business Performance Before and After accessing BDS (n=56)**

Indicators	Before Accessing BDS		After Accessing BDS		$\chi^2$	Exact sig.(2- tailed)
	Frequency (Yes)	Percent	Frequency (Yes)	Percent		
Frequent access to ready market/buyers in a month	5	0	37	66.1	-	.000
Selling out side home District at any time in a month	7	12.5	29	51.8	-	.000
Improved branding and Packaging of <i>Dawadawa</i> Product	1	1.8	46	82.1	-	.000

Source: Field Study, 2017

5% significant level

A further analysis was done using McNemar Test as Chi-Square test distribution technique. Based on the indicators used three null hypothesis were formulated. The null hypothesis was: *there is no significant improvement in frequent access to ready market/buyers in a month, selling out side home District at any time in a month, improved branding and packaging of the dawadawa product after accessing BDS than before.* From Table 4.3, the McNemar Test values were found to be significant at 5% [0.000<0.05]. This means that there is enough evidence to reject the null hypothesis regarding the significant influence of BDS employment and job security.

These results suggest that Business Performance improved after accessing BDS than before as indicated by the frequencies (see Table 4.3).



Plates 4.2 and 4.3 shows the branding and packaging of *dawadawa* before and after accessing BDS by respondents.



**Plate 4. 2: Dawadawa Branded and packaged before accessing BDS**

Source: Field Study, 2017.



**Plate 4. 3: Improved *Dawadawa* Brand and Packing after Accessing BDS Training**

Source: Field Survey, 2017.



#### **4.5.2 BDS and Credit Accessibility/Management Performance**

From Table 4.4, three indicators were used to assess BDS beneficiaries' ability to access and manage their finances or credit as enterprise performance before and after accessing BDS. Availability of financial record was employed since all the beneficiaries agreed that they have undergone some form of integrated training that has a component of simple bookkeeping, numerical accounting of profit or loss, etc. Out of the 56 BDS beneficiary respondents, only 14(25%) kept track of finance by the record before accessing BDS while 44 respondents representing (78.6%) said yes to preparing records of their finances after accessing BDS training. This evidence shows that more than half of the respondent can now keep a track record of their business finance after accessing BDS training in form of simple book keeping and numerical calculation.

The second indicator recorded only 25% before accessing BDS training had a detailed understanding of loan terms and conditions while 44 representing 82.1% of the women asserted that they now have a detailed understanding of loan terms. This implies that majority of the respondents after accessing BDS have improved understanding regarding loan terms due the acquired basic accounting and business management training than before.

The third indicator had only 8.9% who were able to access and repay a loan within the stipulated time before accessing BDS while 25% said yes to easy access to loan after becoming beneficiaries. The study found out that the CBAC has made it possible to link beneficiaries to an existing rural bank, Bonzali Rural Bank, in the District. The CBAC has also set up a bank account for all their beneficiaries for which they are supposed to be saving at the bank on either daily, weekly or monthly basis. This makes it very easy for





them to access loan from the bank at any point in time. The study revealed that these women do not save on regular basis due to the location of the bank. One said during an FGD:

“..... my community is very far from where the rural bank is located, this hinders my frequent saving ability”.

**Table 4.4: Credit Accessibility/Management Performance Before and After Accessing BDS (n=56)**

Indicators	Before Accessing BDS		After Accessing BDS		X <sup>2</sup>	Exact Sig(2-tailed)
	Frequency (Yes)	Percent	Frequency (Yes)	Percent		
Availability of financial records.	14	25.0	44	78.6	-	.000
Detailed understanding of terms and conditions to access credit/loan.	14	25.0	46	82.1	-	.000
Ability to access and repay the loan at any point in time or repay the loan within the stipulated time.	5	8.9	14	25.0	-	.004

Source: Field Study 2017

5% significant level

From the Table 4.4, a further analysis was done to test the significant influence of BDS on credit accessibility of the respondents. The analysis was done using “McNemar Chi-Square test” of independence. Three null hypothesis were formulated regarding the influence of BDS on credit accessibility and management: *the null hypothesis was: there was no significant improvement in the ability to keep financial records, understanding of the terms and condition of loans, and timely repayment of the loan after accessing BDS*



than before. From Table 4.4, the exact significant values were found to be significant at 5%. This means that there is enough evidence to reject the null hypotheses regarding the influence of BDS on the enterprise performance in credit access and management.

The results, therefore, suggests that credit accessibility and management performance was better after accessing the BDS than before as indicated by the frequencies.

#### **4.5.3 BDS and Employment Creation**

Rural women in *dawadawa* processing as a business are very much desired to expanding their enterprise as well as increase their labor force. The available BDS provided by the BAC has a prime objective of promoting both employment creation and security. A total of 56 BDS beneficiaries were asked to indicate their enterprise performance regarding their ability to employ as well as operate *dawadawa* as a business for 2yrs or more years continuously before and after accessing BDS.

Out of 56 BDS beneficiary respondents, only 3.6% were able to employ additional labor force before accessing BDS while 58.9% after accessing BDS have been able to employ labor force. Thus, 55.3% of the beneficiaries can now employ labor force due to the influence of BDS. This implies that *dawadawa* processors access to BDS training improved their capacity to employ, which in turn contributes to reducing the rate of unemployment and poverty in the District and in the country as a whole. This finding affirms Sharma et al.'s (2012) assertion that micro-enterprise like *dawadawa* enterprise is a tool for generating employment for the rural poor in their own social system, especially women. However, this assertion cannot be very true without supporting these



women’s enterprise with a BDS. The evidence further shows the hidden role these women play in the community through employment creation as part of their triple role.

Respondents were further asked to compare their performance in operating *dawadawa* business continuously all year round in two years or more before and after accessing BDS training. Table 4.5 shows the respondents response. Out of the 56 respondents to this question, 12.5% said yes, they operated *dawadawa* as a business for 2yrs or more years continuously before accessing BDS.this further improved to 64.3% having the ability to business for 2yrs or more years continuously After accessing BDS.

This implies that BDS has influenced approximately 24% of the 56 respondents to continuously be in *dawadawa* business for years. It is evidently clear from the responses that all BDS beneficiaries from the five study communities now have a secured livelihood without relying on seasonal changes. This particular evidence is consistent with World Bank (2007) report, that women’s access to business development services enables them to create a secured job for themselves.



**Table 4. 5: Employment and Job Security Performance (n=56)**

Indicators	Before Accessing BDS		After Accessing BDS		$\chi^2$	Exact Sig(2- tailed.
	Frequency (Yes)	Percent	Frequency (Yes)	Percent		
Operating <i>dawadawa</i> business with an employee(s).	2	3.6	33	58.9	-	.000

Ability to operate dawadawa business 2yrs or more years continuously	7	12.5	36	64.3	-	.000
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Source: Field Study 2017

5% significant level

With regards to (Table 4.5), a further analysis was done to test the influence of BDS on employment and Job security performance of the respondents. Two null hypotheses were formulated. The null hypothesis was: *there was no significant improvement in employing 2- or more employees, operating dawadawa business 2yrs continuously or more after accessing BDS than before.* From Table 4.5, the McNemar Chi-square exact test results were found to be significant at 5%. This means that there is enough evidence to reject the null hypotheses regarding the significant influence of BDS employment and job security.

#### 4.5.4 BDS and Dawadawa Processor’s Product Sale

A few *dawadawa* processors’ have been able to access BDS, which according to this survey has had a positive effect on their product sale than before (Figure 4.5). Out of the 56 BDS beneficiaries, only 1.8% of the beneficiaries were recorded to be making weekly average sales below GH¢50.00 after accessing the BDS compared 35.7% who made sales below ¢50.00 before. This implies that the intervention has enabled 33.3% of the respondents to move above selling below ¢50.00 than before.

On the other hand, evidence from the survey further shows that only 5.4% of the 56 beneficiaries were making a weekly sale above GH¢ 200.00 before accessing the BDS. After accessing the BDS, an overall total of 50.1% of the respondents can now make a weekly sale of *dawadawa* condiment from the range of GH¢ 201.00 - GH¢ 250,00 (17.9%), GH¢ 251.00 - GH¢ 300,00 (3.6 %), and 28.6% above GH¢ 301.00



respectively. Furthermore, the survey evidence shows the highest sale made before accessing BDS that, only 1.8% could make the highest sale of GH¢ 151.00 - 200.00 against a total of 59% of respondents now making their weekly sales between GH¢ 151.00 - GH¢ 200.00 and above after accessing the BDS.

These findings implies *dawadawa* processors access BDS support in the form of market linkage, credit management/support, business advice, training and technological innovation improves their sale performance as well as profit in affirmation to the assertion of Asafo-Adjei's (2014) study finding. The graph on the next page depicts the above analysis;

**Table 4. 6: You Are/Were Able To Sell Dawadawa Condiment on the Average per Week as A BDS Beneficiaries (N=56)**

Amount	Before Access BDS		After Accessing BDS		$\chi^2$	Asymp. Sig. (2-sided)
	Frequency (Yes)	Percent	Frequency (Yes)	Percent		
Below 50.00	20	35.7	1	1.8		
GH¢51.00- GH¢100.00	28	50.0	6	10.6		
GH¢101.00- GH¢150.00	3	5.4	16	28.6		
GH¢151.00- GH¢200.00	2	3.6	5	8.9		
GH¢201.00- GH¢250.00	0	0.00	10	17.9		
GH¢251.00-	0	0.00	2	3.6		



GH¢300.00				
GH¢301+	3	5.4	16	28.6
				49.000 .000

Source: Field Survey, 2017, df: 11

“McNemar-Bowker Chi-square test” is considered appropriate for this particular test due to its categories being more than two. The null hypothesis was: *there is no significant improvement in dawadawa enterprise sale performance after accessing to BDS than before.* From Table 4.6, the McNemar-Bowker value was found to be significant at 5% [0.000<0.05]. This means that there is enough evidence to reject the null hypotheses regarding the influence of BDS on *dawadawa* enterprise sale performance.

Therefore, the results suggest that access BDS has significantly improved *dawadawa* processors sale performance as indicated by the frequencies.

#### 4.5.5 BDS and Product Quality

Majority of the respondents beneficiaries 67.9% said to have their product quality significantly improved, thereby meeting the needs of their customers than before. According to them, there has been a drastic reduction in the strong odour, cracks, and texture which are now very much attractive to customers than before. Khanka (2014) posits that, since customers determine product quality, producers must conform to their requirement.

Last, but not the least, only 12.5% of the respondents claimed their products were of quality in terms of reduced dour, texture, and reduction in cracks before becoming BDS. We may assume that those beneficiary women who could not achieve improvement in



quality may be as a result of their learning or skill adaptation capacity during the skill training session. This level of performance could be related to their low level of contact with BAC. This finding confirms the assertion of CTA (2000) that small-scale food processors' like those in the *dawadawa* enterprise access to appropriate training and technical support would have a significant influence on their product quality. The findings also re-echo the reason why Subuola et al. (2012) called for the need to economically empower local processors, especially cottage processors through sensitization and training, to ensure benefit producing quality products for increased income generation.

**Table 4. 7: Beneficiaries Opinions Regarding their Products Quality Before and After Accessing BDS (n=56)**

Statement	Before Accessing BDS		After Accessing BDS		$\chi^2$	Exact sig(2-tailed)
	Frequency (Yes)	Percent	Frequency (Yes)	Percent		
Your <i>dawadawa</i> has no cracks, strong odor, and moist texture.	7	12.5	38	67.9	-	.000

Source: Field Survey, 2017.

5% significant level

From the above table (4.7), “McNemar Chi-square test” was used to further test for the significant of the results. Thus, the influence of BDS on *dawadawa* quality. A null hypothesis was formulated regarding the influence of BDS respondents' quality of *dawadawa* produced before and after accessing BDS: the null hypothesis was: *there was no significant improvement in the quality of dawadawa produced after accessing BDS than before*. From Table 4.7, the McNemar test value was found to be significant at 5%



[0.000<0.05]. This means that there is much evidence to reject the null hypothesis regarding the influence of BDS on the product quality.

The results suggest that access BDS has a significant influence on improving the quality of *dawadawa* produced as indicated by the frequencies (see Table 4.7 above).

#### **4.5.6 BDS and *Dawadawa* Processors' Contribution Basic Needs**

Majority of the respondents representing 69.6% out of 56 BDS beneficiaries observed a significant increase in their income as well as contribution to their families' basic needs due to access to BDS, while only 8 (14.3%) processors said yes, were able to contribute frequently to family upkeep. This means that BDS has been very important in empowering more of these women to contribute meaningfully to their respective families than before.

A majority of the respondents stressed on the issue that they can now buy clothing for their children at any time and now provide three square meals a day through out a year after benefiting from BDS whilst some also said they have been able to pay for their wards to complete tertiary education. These findings are consistent with ILO (2009) that when women are economically empowered in any form it trickles down to their children to school than using them for child labor. It further confirms Ibnouf (2009) study findings that supporting women's income generating activities BDS component enhances their contribution to securing household food security. When quizzed how access to BDS has significantly improved their income contribution to the household during FGD, one of respondent said:





“..... my husband has been sick for Some years now and cannot work, it is through the support I get from the Assembly for my dawadawa business that I can now take care of our home till date. Hmmm!!, my son, thanks to the Assembly for making me get more money after joining them”.

This implies that women’s microenterprise of any form, when given the needed business development support, could maximize their ability to contribute meaningfully to their household. Evidence from this survey is consistent with Vargas-Lundius (2007), United Nations (2009), and IFAD (2009) that an increased women’s labor opportunities enable them to contribute meaningfully towards maintaining the family. It also confirms Sheheli’s (2011) finding that the association of women with service support increase their level of contribution to household security.

**Table 4. 8: Business Development Service and *Dawadawa* Processors' Contribution Family Basic Needs (n=56)**

Statement	Before Accessing BDS		After Accessing BDS		$\chi^2$	Exact sig(2-tailed)
	Frequency (Yes)	Percent	Frequency (Yes)	Percent		
You contribute very much /frequently to family Basic needs?	8	14.3	39	69.6	-	.000

Source; Field Survey 2017

5% significant level

From the above (Table 4.8), the null hypothesis was: *There was no significant improvement in the dawadawa processors’ contribution to family basic needs after accessing BDS than before* was formulated. (From Table 4.8), the McNemar test was



found to be significant at 5% [ $0.000 < 0.05$ ]. This means that the null hypothesis regarding the influence of accessing BDS on contribution to family basic needs is rejected.

The results suggest that *dawadawa* processors after accessing BDS have improved upon their ability to contribute significantly to family basic needs than before as indicated by the frequencies (Table 4.8).

#### **4.6 Constraints of *Dawadawa* Processors to Benefit from BDS**

This section presents the constraints of rural women in *dawadawa* micro-enterprise towards benefiting from BDS in the District. It is possible that these constraints manifest in so many forms but with the same theme (Bhasin, 2004). The Kendall's coefficient value of 0.640 which is greater than 0 means that null hypothesis that "*There is no agreement among dawadawa processors (non-BDS beneficiaries) regarding their constraints to access BDS under the BAC ( $H_0: W1=0$ ).*" will be rejected against the alternative that "there is agreement among *dawadawa* processors regarding their constraints to access BDS under the BAC ( $H_1: W1 \neq 0$ )". The Kendall's W value of 0.640 indicates that 64% of the respondents agree with the results of the rankings. The Asymptotic Significance [0.000] indicates that the result of Kendall's coefficient of concordance is statistically significant.



**Table 4. 9: Constraints of Non-BDS Beneficiaries to benefit from the BDS (n = 153)**

<b>Constraints</b>	<i>Mean Rank</i>	<i>Ranking</i>
Lack of awareness/ detailed information on BDS	2.21	1 <sup>st</sup>
Political interference	2.32	2 <sup>nd</sup>
Fear/Shyness	3.02	3 <sup>rd</sup>
Lack of Motivation	5.18	4 <sup>th</sup>
Poor attitude of Service providers	5.21	5 <sup>th</sup>
Transportation issue	5.96	6 <sup>th</sup>
Lack of time	5.99	7 <sup>th</sup>
Unwillingness to access BDS	6.10	8 <sup>th</sup>
N	153	
Kendall's W	0.640	
Asymp. Sig.	0.000	

Source: field survey, 2017

According to the ranking order (Table 4.9) from the entire 153 non-beneficiary respondents (*dawadawa* processors), lack of awareness/detailed information with the 2.21 as the lowest mean rank score was the most encountered constraint to the *dawadawa* processors. In other words, 84.3% these respondents scored lack of awareness or detailed information about the provided BDS as high. Most of these *dawadawa* women, thus the non-beneficiaries, stated that they are not even aware of any support. Those that are aware also laid a complaint that they do not even know how they can also become BDS beneficiaries. This finding is consistent with that of OSHD (2006) that the growth of



women's micro and small scale enterprises is affected by inadequate services, lack of information and other discriminatory practices in the service delivery system. A woman said this during a (Focus Group Discussion, 2017):

*“Officer, I am very much aware of how good their support is, but the issue is I do not even know where to pass and also benefit.”*

In addition, this finding affirms a recommendation made by Oदिनी (2014) in his study that women's adequate access to reliable information about their income generating activity needs like Business service support can economically empower them.

Also from Table 4.9, political interference with a mean rank of 2.32 was the second constraint. Respondents representing 78.4% scored this constrain high. The respondents claimed that the business development services are being given to “*die hard party*” members. To buttress this revelation, BDS beneficiary (*dawadawa* woman) alleged during a normal interaction that:

*“Master, I don't want to tell lies. In fact, it is very clear that most of we BDS beneficiaries belong to one political party. Even whenever items like pots, basins, containers and other dawadawa processing materials come those who are not even dawadawa processors benefit them.”*

Also another said in a FGD that:

*“Boss, the selection process in my community is highly political, so I have lost interest in the service than the initial stage” (FGD, 2017).*



From the Table 4.9, the 3<sup>rd</sup> most constrained was shyness, and fear to access BDS in the Chereponi District, with a high score of 68.0% score and mean rank of 3.02. Most of these respondents asserted they shy and fear to walk to the office of the BAC to seek for support. Some said the office is full of men and they find it very difficult to approach them for support. This depicts the level of ignorance *dawadawa* processors have towards benefiting from the BAC services.

Less motivation for the women processing *dawadawa* as a business in the study area was the 4<sup>th</sup> most commonly encountered constraint. According to the study, their community, family and even friends do not give them the needed support to see their business as they desire to see it grow. A few claimed it limits their enthusiasm to search for any support.

A few respondents representing 11.1% scored that poor attitude of BDS service providers deters them from benefiting from BDS in the study area. This was marked as the 5<sup>th</sup> constraint (5.21 mean rank). These category of respondents claimed they personally approached to get registered at the BAC and were ignored.

Transportation issue was the 6<sup>th</sup> limitation to *dawadawa* processors' access to BDS, with no high score and a mean rank of 5.96. Some of the non-BDS beneficiaries stated this as a reason why they feel reluctant to join.

Lack of time to access BDS was the rated 7<sup>th</sup> constraint. A few of the no-BDS beneficiary respondents (*dawadawa women*) gave high score of 3.3% and a mean ranked of 5.99 indicated that they have less time to access. This implies majority of the *dawadawa* processors in the studied area have ample time to access BDS.



The last constraint had a high score of only 1.4% with the highest mean ranked of 6.10 indicating unwillingness to access BDS provided by the BAC. This set of respondents said they have heard of the service but are not interested.

The Kendall's coefficient value of 0.640 indicates 64%, hence more than half of the 153 respondents agreed with the results of the ranking in Table 4.9, above.

#### **4.7 Readiness of *Dawadawa* Processors to be enrolled as BDS Beneficiaries**

According to Kelley et al. (2010), there is the need to support any form of income generating activity within a society considering some levels of entrepreneurial potentials exhibited. Only the 153 identified non-BDS beneficiaries were assessed on their potentials to becoming beneficiaries. Five major potential indicators were listed for them to use on a 5-Likert scale to select the degree of agreement as summarized in Table 4.10 on the next page. These potential indicators were gathered during a pre-visit interview session with the District Business Development Officer. According to him:

*“Before we register a client to become a BDS beneficiary, she must fulfill the following requirements: be entrepreneurial poor, Commitment /Motivation to the dawadawa business, willing to pay any cost as a commitment fee, willing to be a member of an association, and willing to learn. We even make follow ups to their business sites”.*



**Table 4. 10: Non-Beneficiaries Response Regarding their Readiness to Access BDS (n=153)**

	Entrepreneurial Poor	High Commitment to the business	Willing to pay any fee	Willing to join group	Undergo training	Total Score	
						Freq.	%
<b>Strongly Agree</b>	153	153	20	116	133	575	75.2
<b>Somewhat Agree</b>	0	0	53	22	9	84	11.0
<b>Disagree</b>	0	0	75	15	1	91	11.9
<b>Completely Disagree</b>	0	0	5	0	10	15	1.9
<b>Total</b>	<b>153</b>	<b>153</b>	<b>153</b>	<b>153</b>	<b>153</b>	<b>765</b>	<b>100</b>

Source: field Survey, 2017

He elaborated that to be considered a beneficiary/client to the services provided by the District BAC, one only needs to consider him/herself being entrepreneurial poor. Entrepreneurial poor is any person in micro-enterprise operation lacking the capacity to grow his/her business as desired to be able to support themselves and their family significantly (Shah and Saurabh, 2015).

Interestingly, from the Table 4.10 above, all the 153 respondents representing 100% strongly agreed they are entrepreneurial poor because they still rely on their traditional micro-entrepreneurial skills. Since the poor always have a meager income from their economic activities, they should be given the needed business service support to improve their poor entrepreneurial capacities (USAID, 2003).



According to the BDO, a *dawadawa* processor must be self-prepared both mental and physical to undergo the commitment exercise with BDS system in the District. People who are committed to drawing effort together truly believe is important, and they show up, follow through, and stick as a way of generating a greater momentum to get a job done (Community Tool Box, 2016). Aggregately, only 3.9% of rural women strongly agreed to have a high commitment towards *dawadawa* business, while 70.6% of the respondents somewhat agreed. On the other hand, 20.3% only disagreed to having high *dawadawa* business commitment while only 5.2% also completely disagreed. It appeared that majority of the women somewhat possess a high commitment to operating *dawadawa* as a business. The non-beneficiaries in the study area stated that they now see their way of processing *dawadawa* as not meeting the current market demand due to their reliance on rudimentary techniques of production. The non-beneficiaries have realized that they are not in a better position to compete with those getting support in the business. Thus, making them lose hope.

He further revealed that beneficiaries are mostly charged to access training. Also, Clients are made to understand there may be additional charges up front which may be paid in any form at a given period. A new entrant is made aware of this upfront cost as well as commitment fee before deciding to be a member or not. Owing to this, the non-beneficiaries were asked to determine their fee payment potentials as a requirement to access BDS. Only 13.7% of the 153 non-BDS beneficiary respondents were strongly willing to pay for BDS when roped onto the support system, 34.6% somewhat may be willing to accept this requirement, while as much as 49% and 3.5% respectively stated their disagreement and complete disagreement towards such an obligation. Evidence



from the survey reveals that the majority were not willing to pay commitment fee because some said they could not raise the money. Others claimed to have paid commitment fee, yet there is no positive result from the office which has further scared them to be members.

The study further revealed that the BAC has the belief of promoting self-help group as a way of economically empowering them access to certain services like micro-credit etc. At times clients are advised to join efforts to operate in a group. This, therefore, makes it a mandate for a new entrant to accept being part of a particular group of similar interest. In terms of a non-beneficiary willingness to practice group processing when necessary, 75.8% of the nonbeneficiary respondents strongly agreed, followed by 14.4% somewhat agreeing to the group formation while the remaining 9.8% preferred individual processing. Evidence from the survey indicates that majority of the women meet this requirement, thereby making it very easy to introduce group processing as a dimension of self-help project.

A capacity building program must always identify the aspiring persons with good potentials for a business success before enrollment (Shah and Saurabh, 2015). Majority of the *dawadawa* processors who are non-beneficiaries, representing 86.9% have the strong desire to undergo any form of capacity building and other activities the BAC will engage them in. The remaining 13.1% did not show interest because they claimed to be over-aged to indulge in learning/educational activities.

Table 4.10 further indicated the total percentage score accumulation from their total rating of the agreement, 75.2% strongly agreed to have the listed potentials, 11%



somewhat agreed, while the remaining 13.3% did not possess these potentials. This evidence shows that majority of the non-beneficiaries have high potential to become BDS-beneficiaries in the study area. This supports the view of Kelly et al. (2010) that *dawadawa* processors with required potentials should be given support to operate effectively on their own to enhance them economically.

#### 4.8 Conclusion

The study hypothesis confirms that *dawadawa* processors access to BDS has a significant influence on their enterprise performance. Therefore enabling rural women in the *dawadawa* enterprise to access BDS has proven to be instrumental in building their human capital as well as increasing their contribution to household security. The findings from the study revealed that the District BAC has a range of demand-driven business development opportunities for *dawadawa* processors thus both technical and managerial support. The study revealed that only a few *dawadawa* processors out of many are BDS beneficiaries under the BAC. Example, since the inception year 2012 to 2017, there has been a consistent decline in the number of *dawadawa* processors enrolment to benefit from the BDS under BAC. Furthermore, the state to which the service providers monitor and contact their beneficiaries who are *dawadawa* processors was rated low.

The findings of the study bring to light again that the few *dawadawa* processors who are BDS beneficiaries have had a significant improvement in their enterprise operations, contribution to family basic needs and employment creation in their respective communities. This further confirms the assertion of Okeyo, et al. (2016), as cited in Steel and Webster (2001), that access to BDS can positively affect the managerial and operational needs of an enterprise. This according to Kristof (2009) further have the



tendency of improving these BDS beneficiaries contribution to their household expenditure, in the form of food, education, healthcare, clothing, and housing (Kristof, 2009).

The study revealed that the almost all the non-beneficiaries are yearning for BDS support hence, they are constrained lack of detailed information [M=2.21] as a major constraint to access the provided BDS despite possessing the requirements to benefit. This confirms the Odini's (2014) argument that rural women underperform in their respective income generating activities due to lack of information.



## CHAPTER FIVE

### SUMMARY, CONCLUSION, AND RECOMMENDATIONS

#### 5.1 Introduction

This chapter presents the summary of major findings, conclusions, and recommendations. It is expected that when the recommendations are implemented, it will go a long way to enhance *dawadawa* processors' access to BDS as a way of economically empowering the rural women to continue operating.

#### 5.2 Summary of Key Findings

The study sought to analyze how access to BDS can economically empower rural women in the *dawadawa* enterprise in the Chereponi District, Ghana. This was done based on a study of 209 existing rural women who are into *dawadawa* processing as a business from five well noted major *dawadawa* processing communities in the district. The 209 respondents were selected using a Census sampling technique while Purposive sampling was used to select two key informants (District Business Development Officer and *Dawadawa* Resource Person) from the BAC. The study addressed four research questions and four specific objectives.

##### 5.2.1 Findings from *Dawadawa* Processors Bio-Data

The study revealed that the middle-aged women followed by the aging were much into the *dawadawa* business than the youth. The study indicated that only 4(1.9%) were not married at all. Also, average household size among the respondents was 7.72 (approximately 8). Out of the 209 respondents, a majority, 121(57.9%) have no form of education. The study further revealed that the average number of years in *dawadawa* operation as a livelihood strategy was 13.97 (approximately 14 years).



### 5.2.2 BDS Opportunities at the BAC in the District

The study conducted an in-depth face to face interview with the head of Chereponi BAC as well as the *Dawadawa* Resource Person from the BAC. It clarified that, although the CBAC provides BDS for all enterprises, the *dawadawa* enterprise is classified under the agro-based industry. The CBAC has a range of BDS opportunities in the district including technical services (skill training, product development training, technological adaptation training) and business management training (record keeping, business advice, financial accessibility and management, market linkage, product advertisement and other managerial skills) for the *dawadawa* enterprise. Furthermore, the study revealed that *dawadawa* processors have never had a separate training session and also embedded BDS training are often organized for these women.

### 5.2.3 The extent to which *dawadawa* processors Benefit from the BDS

The study revealed that the majority (73.2%) of the *dawadawa* processors are not benefiting from the BDS. An interview buttresses the assertion that, *dawadawa processors* are the least in benefiting from the CBAC services.

### 5.2.4 Effect of Accessing BDS on *Dawadawa* Enterprise Performance

#### 5.2.4.1 BDS and Market Performance

This study revealed that the introduction of business development services has aided the improvement of *dawadawa* processors' market accessibility in diverse ways. The majority of *dawadawa* processors who are BDS beneficiaries stated that, in terms of frequent access to ready market/buyers in a month, selling outside the home district at any time in a month, branding and packaging of the *dawadawa* product has improved



after benefiting from BDS training. Some of the women are able to innovate a medicinal product using the by product from the *dawadawa* seed. Out of the 56 BDS-beneficiaries, those who can now sell outside their home district have increased from 14% to 51.8%.

#### **5.2.4.2 BDS and Credit accessibility/Management**

The study revealed that Business development training in the form of simple bookkeeping, business planning training, accounting and numerical teachings had a significant positive effect on women's ability to manage their finances as well as access credit from financial institutions. It further showed that these beneficiaries have high interest to save on frequent basis, but distance is preventing most of the rural women from saving at the registered rural bank in the district frequently.

#### **5.2.4.3 BDS and Employment Growth/Job Security**

The study indicated that majority of *dawadawa* processors after accessing BDS training are able to employ more labor force than before.

#### **5.2.4.4 Effect of Accessing BDS on *Dawadawa* Product Quality**

Evidence showed that *dawadawa* processors after accessing skill training and technological advancement have been positively affected regarding the quality and quantity of the product they produce. Thus, 73% recorded improvement in *dawadawa* quality after accessing BDS training. They stated their *dawadawa* does not have a strong odor, cracks and the appearance is very attractive compared to when they were not beneficiaries. Therefore its market acceptability was recorded to have improved than before.



#### **5.2.4.5 BDS and Dawadawa Processors Contribution to Family Basic Needs**

BDS has proven to have a positive influence on women's contribution to their families. The study recorded 80.4% of the respondents had significantly improved upon their contributions to family income after accessing BDS. Some of these women stated that they have been able to take care of their children to complete tertiary education and others now consume three square meals a day.

#### **5.3 Constraints of Dawadawa Processors' Access to BDS**

These respondents (non-BDS beneficiaries) respectively Identified and ranked the most encountered constraints as follows; lack of adequate information about the existing BDS [M=2.21], Political interference [M=2.32], Fear/Shyness [M=3.02], Lack of Motivation [M=5.18], Transportation issue [M=5.96], Poor attitude of Service Providers [M=5.99], Lack of time [M=5.99] and Unwillingness to access BDS [M=6.10]. The Kendall's coefficient [0.640] showed that more than half [64% ] of the respondents agreed with the ranking. It was also observed that the CBAC had no sign post and also the building had no writings to direct and indicate its purpose, making it difficult to identifying and locating the office.

#### **5.4 Potentials of Non-BDS Beneficiaries to Acquire BAC Membership**

The majority representing 86.2% agreed to possess potentials to become BDS beneficiaries. Also, 75% of the respondents did not agree with the payment of any form of fee/cost system attached to BDS.



## 5.5 Conclusion

In conclusion, dawadawa processors' access to BDS has proven to be significant in improving their ability such as branding and packaging, contributing to family basic needs and creating employment for most women in the District, as confirmed by the hypothesis.

The study indicated that the BAC has a range demand driven embedded nonfinancial BDS components for *dawadawa* processors. BDS components includes business advice, technological support and skill training etc. Sadly, the study further exposed that out of the 209 respondents, only a few representing 56(26.8%) were BDS beneficiaries in the studied communities. Despite the revealed interesting positive influence of BDS on *dawadawa* enterprise performance, the study further revealed that the beneficiaries (*dawadawa* women) do not experience a constant contact with the BAC. Data finding showed that the majority of *dawadawa* processors are constrained to benefiting from BDS. These respondents respectively Identified and ranked the most encountered constraints as follows; lack of adequate information about the existing BDS [M=2.21], Political interference [M=2.32], Fear/Shyness [M=3.02], Lack of Motivation [M=5.18], Transportation issue [M=5.96], Poor attitude of Service Providers [M=5.99], Lack of time [M=5.99] and Unwillingness to access BDS [M=6.10]. Therefore, women and their indigenous enterprises, such as the *dawadawa* enterprise, should be considered as active players and co-partners with men in the realm of all forms of development and national growth. Since these women's economic empowerment through human capital development is essential to harnessing their undervalued and undeveloped labor in the stream area of economic development.





Hence, any form of constrain to women's economic life must be given the needed attention. In particular, the curbing of *dawadawa* processors' constraints to access support services has the likelihood of economically empowering them.

## **5.6 Recommendations**

Based on the study findings, it is imperative that recommendations are made for the major challenges to be addressed to economically empower rural women in the *dawadawa* industry. In this regard, the following recommendations:

### **5.6.1 Education/Awareness on BDS opportunities for Dawadawa Processors**

The District BAC through radio programs must educate and encourage *dawadawa* business about the existence and how they can easily access the BDS opportunities. Also, husbands and other persons with interest, especially the youth, must also be educated to know that the available BDS has a positive influence in making the *dawadawa* business lucrative and reliable source of employment. With this, husbands would realize the value of their wives engaging in that business to support their household while conscientizing the youth to consider going into the *dawadawa* business. It is highly recommended that the rural radio should be broadcasted at night when these women have time to listen to programs. Also, it was observed by the researcher the difficulty in locating the CBAC. The CBAC must put up sign posts at vantage points to direct its clients to the center and the Center. Due, to high illiteracy rate, the CBAC must focus on using art work/drawings on the sign-post and on the center building to easily attract these group of persons.



### **5.6.2 Encouraging the Formation of Community-based Association**

The study findings revealed that *dawadawa* processors are constrained by shyness and fear to benefit from the service. CBAC should encourage their beneficiaries to go into *group processing* as well as the formation of *Community-based Associations*, where these beneficiaries through their executives can always report their demand to the BAC. These same *dawadawa* association executives can mediate as focal persons between those rural women who are interested in becoming members to the BAC. This process would contribute to minimizing the level of shyness and fear in most beneficiaries and nonbeneficiaries towards accessing the BDS. Furthermore, this would further minimize bias in the selection process.

### **5.6.3 Organizing separate and Demand-driven trainings for Dawadawa Processors**

The study revealed the beneficiaries' disinterest about having joint training with other enterprises. The service providers should focus on giving *dawadawa* processors separate and specific need training based on their demand or specific need.

### **5.6.4 Mandating the Department of Social Welfare to monitor BAC Activities**

The government of Ghana must mandate the department of social welfare to always cross-check and report the activities of the BAC to the authorities. This would help curb the inequalities such as political interference in the distribution of BDS between and within rural micro-enterprises. The Social Welfare Department when mandated could always use radio programs to educate rural women on when and how to channel their dissatisfaction about Business Development Service provision to the department for redress.

### **5.6.5 Regular Monitoring of BDS beneficiaries**

The study revealed that BDS providers at the BAC hardly pay *dawadawa* processors who are beneficiaries visit. Therefore, a majority of these rural women expressed their dissatisfaction about their poor contact with the BAC. As a way of curbing this situation, the BDS providers must regularly pay their clients field visits to boost their morale in the enterprise and create a good rapport and cordial relationship between the center and beneficiaries.

### **5.6.6 District Assembly and NGOs Taking Up Training Cost**

The District Assembly and available NGOs could take up BDS training cost for some period of time to enable more *dawadawa* processors to enroll and benefit from the service. The majority of the women (beneficiaries and non-beneficiaries) indicated that fee paying is one of the bottlenecks to their access to BDS, especially training. Hence, when training cost is taken up by either the District Assembly, through the District Common Fund, or available NGOs, would enable more *dawadawa* processors to benefit from BDS.

### **5.6.7 Boosting *Dawadawa* Processors' Savings Culture**

The sketch revealed how the majority of BDS beneficiaries are willing to save on frequent basis. However, their location relative to the affiliated rural bank is a problem. Therefore, the existing rural bank or the BAC must delegate an employee to always pick up daily or weekly savings from the women.



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**APPENDIX**

**DATA COLLECTION QUESTIONS**

UNIVERSITY FOR DEVELOPMENT STUDIES

GRADUATE SCHOOL

MASTERS THESIS RESEARCH

**ACCESS TO BUSINESS DEVELOPMENT SERVICES AND ECONOMIC  
EMPOWERMENT OF RURAL WOMEN: THE CASE OF DAWDADAWA  
PROCESSORS IN THE CHEREPONI DISTRICT**

BY:

ABDEL-KADRI FUSEINI

In Partial Fulfillment for the Award of a Master of Philosophy Degree in Development  
Management



**PART A**

**APPENDIX A:**

**INTERVIEW GUIDE FOR BDS FACILITATORS FROM THE DISTRICT  
BUSINESS ADVISORY UNIT/CENTER (BAC) (DISTRICT BUSINESS  
DEVELOPMENT OFFICER (BDO), THE DISTRICT PLANNER**

*This interview guide is a final year MPhil student of the above named Department of the University for Development Studies to seek your candid views on the available BDS opportunities for dawadawa processors, extent of accessing the available BDS, and the constraints of the rural women in this enterprise to accessing BDS in the Chereponi District. As well as solicit your views on how to promote dawadawa processor access to BDS in the District. Confidentiality of all response will be properly observed and to be used for the only academic purpose. Your participation is very much appreciated.*

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1. Can you tell briefly what Business Development Services are?
2. Have you ever organized any form of BDS activity for dawadawa processors?
  1. Yes,
  2. No
3. If yes, a) Number of times in the in a year.....
4. What kind of activities do is do you engage in for dawadawa processors?
5. What kind of Business Development Services is do you provide for dawadawa processors?
6. How will you rate the level of dawadawa processors access to BDS compared to other enterprises? a. 1.[ ] High                      2.[ ] Low
7. Can you identify some constraints to dawadawa processors access BDS?
  - I. ....
  - III.....
  - II. ....
  - IV.....
8. What are the requirements to access BDS? (*Especially those in dawadawa enterprise*)



9. Can you make some suggestions towards limiting their constraints to access your provided BDS? .....

10. Any information?

.....

.....

THANK YOU

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**APPENDIX B:**

**SEMI-STRUCTURED QUESTIONNAIRE FOR RURAL WOMEN IN  
DWADAWA ENTERPRISE**

*This is a questionnaire from a final year MPhil student of the above-named Department of the University for Development Studies to seek your candid views on the available BDS opportunities for dawadawa processors, extent of accessing the available BDS, its effects on dawadawa enterprise performance and the constraints of the rural women in this enterprise to accessing BDS in the Chereponi District. As well as solicit your views on how to promote dawadawa processors access to BDS in the District. Confidentiality of all response will be properly observed and to be used for the only academic purpose. Your participation is very much appreciated.  
Please, tick where appropriate*

**PART A**

**PART A PERSONAL DATA**

1. Name of Community.....
2. Age 2. Age a. 18-25 b. 26- 33[ ]      c. 34-41 [ ]      d. 42-49. [ ]      e.50 + [ ]
3. What is your marital status? (1) Single (2) Married (3) Divorce (4) Widowed 5) Others (specify).....
4. What is your level of education? (1) Junior/Middle school 2) SHS/SSS (3) Technical/Vocational (4) No education. (5)Adult Literacy others.....
5. What is your religion? .....
6. A number of years in dawadawa business.....
7. A number of people in household.....
8. Main economic activity.....
9. Secondary economic activity.....



**PART B**

**Extent to which dawadawa processors access BDS**

**10.** Are you aware of the existing BDS provided by the Business Advisory Centre BAC?

- a. Aware of BDS [ ]      b. Unaware of BDS [ ]

**11.** Are you a beneficiary to the Business Development Services provided by the District Business Advisory Centre?

- 1). Beneficiary [ ]      2). Not a Beneficiary [ ],

**11.i.** As a Beneficiary, kindly Indicate the year you became a Beneficiary.....

**11.ii.** Since not a Beneficiary, do you have interest in becoming a Beneficiary?

- 1).Yes [ ]      2) No [ ]

*\*Please skip to Part C if you are not a beneficiary to BDS\**

**12.** How did you become a BDS-beneficiary?

- 1).Selected by my area Assemblyman [ ]      2).I went to the office by myself [ ]
- 3).Selected through GSOP project I partook [ ]      4).My husband registered me [ ]

**13.** As Beneficiary, kindly list the kind of BDS you have accessed most

.....  
.....

**14.** As a beneficiary, how often do you seek for BDS support? Please tick, if applicable

- 1). Very often [ ]    2). Often [ ]    3).Quite often    4. Never at all [ ]

**15.** As a BDS beneficiary, how will you rate your access to BDS?

- 1. Very high [ ]    2. High [ ]    3. Moderate [ ]    4.Low [ ]    5. Very Low [ ]



**PART C**

**Effects of Accessing BDS on Dawadawa Enterprise Performance**

Evaluate the following statements related to your dawadawa enterprise performance. \*Please with your opinion compare your enterprise performance based on “**Before and After 2012**”.Kindly tick “**Yes or No**”, if applicable to your enterprise performance.

Categories of Enterprise Performance	Enterprise performance Indicators	Performance Before Accessing BDS		Performance After BDS	
		Yes	No	Yes	No
<b>16. Market accessibility</b>	16.1 Frequent access to ready market/buyers in a month				
	16.2 Selling out side home District at any time in a month				
	16.3 Access to market information				
<b>17. Credit accessibility</b>	17.1 Availability of financial records				
	17.2 Understanding of terms and conditions to access credit				
	17.3 Ability to access and repay loan at any point in time				
<b>18. Employment and Job security</b>	18.1 Operating with 1-5 or more employees				
	18.2 Operating dawadawa business all year round				

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**19 Personal Income and Sales**

**19.1** Before Accessing BDS, what was the average number of bowls of *parkia* seeds do you use per day? .....

**19.2** Before Accessing BDS, what is the average number of bowls of *parkia* seeds do you use per day? .....

**19.3** Averagely how much did you earn from a bowl After Accessing BDS? .....

**19.4** Averagely how much do you earn from a bowl After Accessing BDS? .....

**19.5.** Averagely, how many working days do you have in a week were you dawadawa Before Accessing BDS? .....





**19.5.** Averagely, how many working days do you have in a week After Accessing BDS?  
.....

**20.** From 2012 please indicate whether the quality and quantity of your dawadawa has/is  
.....than before? **1= Improved** **2. Somewhat improved** **3= same as before**  
**4=Decreased**

**20a** In what way(s)? .....

**21.** Which of these represent your average sale per production in GH¢ Before accessing  
BDS?

- 1)  $\leq 50$  [ ]
- 2) 51-100 [ ]
- 3) 101-150 [ ]
- 4) 151-200 [ ]
- 5) 201-250 [ ]
- 6)251-300 [ ]
- 7)301+ [ ]

**22.** Which of these represent your average sale in GH¢ After accessing BDS?

- 1)  $\leq 50$  [ ]
- 2) 51-100 [ ]
- 3) 101-150 [ ]
- 4) 151-200 [ ]
- 5) 201-250 [ ]
- 6)251-300 [ ]
- 7)301+ [ ]

**23.** After accessing BDS, please indicate whether your contribution from dawadawa  
business to family income has/is..... than before? **1= significantly Improved**  
**2.slightly improved** **3= same as before** **4=Decreased**

**23. i.** In what way(s)? .....

.....

**PART D**

**Constraints and Potentials of Dawadawa Processors' Access to BDS in the District**

**30.** Considering the below-listed constraints, in your opinion kindly score, High=1, Medium=2, Low=3, Not applicable=4

Constraints	Constraint Level			
	High	Medium	Low	Not at all
Lack of transport/Geographical issue	1	2	3	4
Unwillingness to access BDS	1	2	3	4
Illiteracy	1	2	3	4
Lack of awareness	1	2	3	4
Burden of household responsibilities	1	2	3	4
Lack of Motivation	1	2	3	4
Undervalued enterprise	1	2	3	4
Political interference	1	2	3	4
Ignorance about BDS(an assumption that is for certain people/activities	1	2	3	4

If this is/are any other constraint(s) not itemized above kindly indicate

.....



**\*Please this stage is for non BDS Beneficiaries only**

31. Using four points Likert scale, rate the following identified BDS membership to access BDS. Where strongly agree, Somehow agree, Somehow disagree, completely Disagree, please tick appropriately;

POTENTIALS TO ACCESS BDS  <i>Statements</i>	Potential Level			
	Strongly Agree	Somewhat Agree	Disagree	Completely Disagree
I am entrepreneurial poor				
I have high Commitment to the business				
I am willing to pay any cost				
I am willing to be member of an association				
I have self-Motivation				
I currently reside in a rural community				
I am willing to undergo skill training/basic education or any form of training				

If there is/are any other potentials not itemized above kindly indicate

.....

28. Explain how the constraints can be solved? .....



THANK YOU VERY!!

## PART A

### FOCUS GROUP DISCUSSION GUIDE FOR RURAL WOMEN IN DAWDAWA

#### BUSINESS ENTERPRISE

##### PURPOSE OF FOCUS GROUPS

*I have to conduct this exercise as a school requirement. The reason we are having these focus groups is to find out the various issue on dawadawa enterprise and Access to the Available Business Development Services provided by the Business Advisory Centre (BAC).I need your input and want you to share your honest and open thoughts with us.*

1. Discuss what you know about the types of BDS opportunities provided by the District Business Advisory unit for your enterprise.
2. Discuss the some of the benefits you have gained from being a BDS beneficiary.\*
3. Discuss how the enterprise used to perform, before and after the baseline. (Considering, your access to market, credit accessibility, Income situation, product quality etc.)
4. Discuss how your rated constraints in the questionnaire limit your ability to access BDS?
5. Discuss more on your rated potentials in the questionnaire?
6. Suggest some solutions to curb these constraints.
7. Any other issues please? .....

THANK YOU VERY MUCH!!!



## **Observation Guide**

- Observing rural women in dawadawa business
- Observing the triple roles dawadawa processors play
- Observing the activities of BAC, considering the inclusion of dawadawa operators
- Observing the entrepreneurial performance of dawadawa processors
- Observing the constraints of dawadawa processors to access BDS



**APPENDIX C**



**The Researcher in a FGD session with Some *Dawadawa* Processors**

Source: Field survey, 2017



**A BDS beneficiary with four employees**

Source: Field survey, 2017



**DAWADAWA (*Parkia*) Plant on a Farm land**

Source: Field survey, 2017.